## APPLICATION FOR THE CLEAN OHIO CONSERVATION FUND 9/27/01 SUMMARY SHEET OB BAJ

	CD DAJ
IMPORTANT: Please consult the "In	nstructions for Completing the Project
Application" for assistance with the	is form.
APPICANT: DELHI TOWNSHIP	CODE # OCT OTHER
	0022 # 001-21504
	(If Unknown Call OPWC)
DISTRICT NUMBER: 2 CO	HNTV. HAMILTON DATE
	DUNTY: <u>HAMILTON</u> DATE <u>06 /15/03</u>
CONTACT: ROBERT W. BASS	DILONG WATER
(THE PROJECT CONTACT PERSON SHOULD BE THE INDIVIDU	PHONE # (513) 922-8609 AL WHO WILL BE AVAILABLE DURING BUSINESS HOURS AND WHO CAN BEST
THE RESPONSE TO QUESTIONS)	BUSINESS HOURS AND WHO CAN BEST
FAX: (513) 347-2874	
122. (010) 047-2874	E-MAIL: <u>RBASS@DELHI.OH.</u> US
DDO IDOT MARE CO	
PROJECT NAME: GREENWELL	PROPERTY REFORESTATION
El IGIDA DA ADDA DA	
ELIGIBLE APPLICANT (Check Only 1)	PROJECT TYPE
A. County (1)	(Check Largest Component)
B. City (2)	XA. Open Space (7)
<u>X</u> C. Township (3)	- , ,
D. Village(4)	B. Riparian Corridor (8)
E. Conservancy District (6)	
_ F. Soil & Water	PRIMARY PROJECT EMPHASIS 13
Conservation District (7)	(Choose a category from Attachment A
_ G. Joint Recreational District (8)	which most closely describes your pri-
H. Park District/Authority (9)	mary project emphasis.)
I. Nonprofit Organization (10)	project emphasis.)
J. Other(11)	
, ,	
ESTIMATED TOTAL	
PROJECT COST (from 1.1f): \$522,150.00	CLEAN OHIO CONSERVATION
	FUNDING REQUESTED: (from 1.2e) \$312,768.14
NPAC APPROVAT	
NRAC APPROVAL - To be completed i	by the NRAC Committee ONLY
GRANT: \$	
FAR	OPING HOP ON THE
PROJECT NUMBER:	OPWC USE ONLY
ocal Participation	APPROVED FUNDING: \$
	% Project Release Date:

Clean Ohio Fund Participation \_\_\_\_\_%

## PROJECT FINANCIAL INFORMATION:

## 1.1 Project Estimated Costs

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- (a.) Acquisition Expenses
  Enter land purchase and/or easement purchase acquisition costs. If there are other acquisition expenses, please define under AOther®.
- (b.) Planning and Implementation
  Enter costs for planning such as appraisal fees, closing costs, title search, environmental assessments, and design. If there are additional planning and implementation costs not identified on the application, please define under AOther Eligible Costs@.
- (c.) Construction or Enhancement of Facilities

  Enter estimated construction costs to be paid to contractors or to be completed with inkind work (through your own employees/volunteers). These costs must be supported by
  and consistent with a <u>detailed</u> architect=s or engineer's estimate.
- (d.) Permits, Advertising, and Legal Enter direct expenses for permit fees, advertising, and legal fees.
- (e.) Construction Contingencies
  Enter contingency amount indicated in your architect=s or engineer=s certified cost estimate (this amount should not exceed 10% of estimated construction costs).
- (f.) Total Estimated Costs
  Enter the total of items (a.) through (e.). Please round to the nearest dollar.

### In- Kind Column

Indicate amount of work to be performed by your own employees. This could also include donated land, services and/or materials and volunteer labor. This should be supported by an architect=s or engineer=s estimate in compliance with the Ohio Revised Code.

# Ineligible Costs - The following costs do not qualify for funding:

Projects shall not include hydromodification projects such as dams, dredging, sedimentation and bank clearing and shall not accelerate untreated water runoff or encourage invasive nonnative species.

Projects shall not include costs of planning or administrative services of a district NRAC, in reviewing, recording, approving, or disapproving project applications.

# 1.0 PROJECT FINANCIAL INFORMATION

1.1	PROJECT ESTIMATED CO (Round to Nearest Dollar)	STS:	ТОТА	AL DOLLARS (See defin	In Kind Dollars ition in instructions.)
a.)	Acquisition Expenses: Fee Simple Purchase Easement Purchase Other	\$ <u>390,00</u> \$\$		390,000.00	0.00
b.)	Planning and Implementation Appraisal Closing Costs Title Search Environmental Assessments Design Other Eligible Costs	\$2,000 \$1,000 \$3,000 \$1,500 \$0	0.00 0.00 0.00 0.00	27,500.00	<u>16,500.00</u>
c.)	Construction or Enhancemen Facilities:	t of	\$	91,500.00	10,000.00
d.)	Permits, Advertising, Legal:		\$	4,000.00	0.00
e.)	Contingencies: (not to exceed 10% of total cos	ts)	\$	9,150.00	0.00
f.)	TOTAL ESTIMATED COSTS:		\$	<u>522,150.00</u>	

## 1.2 Project Financial Resources

In this section, provide a breakdown of all project funding sources including the total amount of funding from each source and percentage in relation to the total project cost.

- (a) <u>Local In-Kind Contributions</u> indicate the dollar value of force account labor (applicant=s own employees), materials, equipment, or volunteer labor that will likely be contributed by the applicant toward the project.
- (b) <u>Applicant Contributions (Local Funds)</u> indicate the dollar amount of actual applicant support, e.g. general revenues, local debt, user fees, etc.
- (c) Other Public Revenues indicate other funding sources and dollar amounts expected from these sources. Nature Works, Land Water Conservation Fund, Ohio Environmental Protection Agency (OEPA), Ohio Water Development Authority (OWDA), Community Development Block Grant (CDBG), Ohio Department of Natural Resources (ODNR), or others.
- (d) <u>Private Contributions</u> Any private sources such as developers, assessments, etc.
- (e) <u>Clean Ohio Conservation Fund</u> financial assistance from the Clean Ohio Conservation fund. Please also include participation from other Natural Resources Assistance Councils. Applicants may request grants up to seventyfive percent (75%) of the total project cost.
- (f) Total Financial Resources total items (a) through (e). This sum must equal the total estimated costs in section 1.1 (f). The sum of the percentages should equal 100%.

## 1.3 Availability of Local Funds

Indicate the status (date available) of all funding sources identified in sections 1.2(a) through 1.2(d) For applicant contributions, a Status of Funds Report should be signed by the applicant's CFO which certifies that all local share funds are available as indicated in the application and have been formally earmarked for the project. The CFO should also indicate status of all non-Clean Ohio Conservation funds to be used for the project. For other public revenues, indicate the specific program from which the funds are coming.

1.2	PROJECT FINANCIAL RESOURCES:		
a.)	(Round to Nearest Dollar and Percent)  In-Kind Contributions (Please define)	DOLLARS \$ <u>26,500.00</u>	% 5.1
b.)	Applicant Contributions (Local Funds)	\$ <u>130,537.00</u>	_25,0
c.) d.)	Other Public Revenues  Nature Works  Land Water Conservation Fund Ohio Environmental Protection Agency Ohio Water Development Authority Community Development Block Grant Ohio Department of Natural Resources OTHER Delhi Township Park Board  Private Contributions	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$52,344.86	
SUB	TOTAL LOCAL RESOURCES:	\$209,381.86	40.1
e.)	CLEAN OHIO CONSERVATION FUND:	\$ <u>312,768.14</u>	_59.9
	Funds from another NRAC	\$0.00	_ 0.0
SUBT	TOTAL CLEAN OHIO RESOURCES:	\$312,768.14	59.9
f.)	TOTAL FINANCIAL RESOURCES:	\$ <u> </u>	100%

#### AVAILABILITY OF LOCAL FUNDS: 1.3

Attach a statement signed by the Chief Financial Officer listed in section 4.2 certifying all local share funds required for the project will be available on or before the earliest date listed in the Project Schedule section.

\$<u>522,150.00</u>

100%

Please list any partnership with other sources. (ie; is this part of a larger project or

Delhi Township Board of Park Commissioners (see statement of Chief Financial Officer) - Delhi Business Association (see letter of in-kind commitment from KLR Associates) - Western Wildlife Corridor (see letter of in-kind commitment) - Delhi Florist Association (see letter of in-kind commitment from Robben Florist and Delhi

### PROJECT INFORMATION

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### 2.2 Brief Project Description

Describe the improvements resulting directly from implementation of this project.

- (A) <u>Specific Location</u> Attach a map indicating the specific location. If a map is not available, provide specific location of the project boundaries (where the project begins and ends).
- (B) <u>Project Components</u> Describe the kind of project and project components. For example, an open space project should indicate whether or not it involves habitat protection, reforestation of land, etc.
- (C) <u>Project Emphasis</u> Provide the project specifics. Please indicate precisely how the project meets the emphasis described in Attachment A of the project application. Include descriptive characteristics such as the size of space being acquired or enhanced.
- (D) <u>Define Terms of Easement</u> please refer to section 164.26 of the Ohio Revised Code for guidance.
- (5) <u>Information Regarding Public Access</u> Describe where the access is located. Is it open to the general public or are there restrictions? What are the hours of availability? Will the general public be given the opportunity to participate in the planning of the project?
- **2.3 Ownership/Management/Operation** Please indicate who will own, maintain, and operate the improvement.

#### 2.0 PROJECT INFORMATION

If the project is multi-jurisdictional, information must be consolidated in this section. Please check here if additional documentation is attached.

# 2.1 BRIEF PROJECT DESCRIPTION - (Sections A through E):

A: SPECIFIC LOCATION: Please attach a map.

PROJECT COUNTY: Hamilton PROJECT ZIP CODE: 45238

# B: PROJECT COMPONENTS: Please describe the various project components.

The project consists of acquisition of commercial greenhouse property on Greenwell Road; site grading, non-native plant eradication and reforestation of native plants, trees and rare, threatened or endangered species on the site; utilization of an existing greenhouse to grow additional plants for forestation and rare, threatened or endangered native plants for educational purposes and planting at all Township parks and facilities; and the installation of walking trails on the property which tie to an existing park trail.

## C: PROJECT EMPHASIS AS DEFINED BY SECTIONS 164.22 (A) (B) OF THE OHIO REVISED CODE AND LISTED IN APPENDIX A: Please describe.

- Commercial greenhouse property will be acquired and restored to its' natural state and preserved to provide a quality, viable habitat for plant and animal species thereby increasing and enhancing habitat protection and improving the quality of life of the area. Quality of life improvements result from site cleanup per environmental assessment, elimination of commercial property and substitution of greenspace which increases the habitat for natural plant and animal species.
- All native plants on the site will remain and non-native species will be eliminated.
- Native plant reforesting techniques on the property will provide an aesthetically pleasing and ecologically informed design. "Section planting" of native plant species will be labeled and highlighted in separate wayside exhibits with a separate "section planting" designed exclusively for State NHI rare and endangered species (aiming for 6 to 10 plants from each category).
- A walking trail, connecting to the existing walking trail in Delhi Park will be constructed to meander through the 2-plus acre complex which allows for public access, pleasure and education.
- The greenhouse that remains will be utilized to grow additional plants for forestation including the rare and endangered species mentioned previously for educational purposes at this park and other Township parks. The greenhouse will be sponsored by the floral members of the Delhi
- The project is additionally supported (see additional documentation attached) by the Western Wildlife Corridor, various individuals of the Delhi Florists Association, other Delhi Business Association members and the Delhi Township Board of Park Commissioners.
- The plan to perform this work supports the open space planning and implementation efforts of the Delhi Township Park Board (see additional documentation).
- See additional documentation for further description of project.

# D: DEFINE TERMS OF EASEMENTS: N/A

PLEASE REFER TO SECTION 164.26 OF THE OHIO REVISED CODE.

# E: INFORMATION REGARDING PUBLIC ACCESS

Where is the access located? Is it open to the general public or are there restrictions? What are the hours of availability? Will the general public be given the opportunity to participate in the planning of the project?

In addition to two throughway vehicular entrances (one from Delhi Road -one from Foley Road), Delhi Park has access to park parking on the Greenwell Road property directly north of the proposed purchase property. Additionally, the proposed walking trail will extend onto the proposed property from existing park property. The walking trail will be available during normal park hours (8am-11pm), open year round. Times for the greenhouse to be open are yet to be established.

### OWNERSHIP/MANAGEMENT/OPERATION: Please address. 2.2

The property will be owned by the Delhi Township Board of Trustees. It will be managed and operated by the Delhi Township Park District's Board of Park Commissioners with assistance from the Delhi Business Association, and the Delhi Florist Association (see attached letters of support).

### PROJECT SCHEDULE

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Indicate the estimated beginning and ending dates of your project. (3.1) planning and implementation, (3.2) land acquisition/easements, (3.3) site improvements. If dates are not applicable to your project, please enter AN/A@.

Projects with schedules that lend themselves to a future program year may be returned for resubmission at a later date.

### PROJECT OFFICIALS

## 4.1 Chief Executive Officer (CEO)

Identify the person who will have legal authority to sign a project agreement as indicated in the required authorization (see Section 5.0, Attachments). This person **must** have the authority to enter into a contract with the commission. Examples of a CEO are: the chair/president of the board of county commissioners or township trustees, a mayor or manager of a city or village. Include title, mailing address, phone number, fax number, and e-mail address, if available. **Project Agreements from the OPWC will be mailed directly to the Chief Executive Officer for execution**.

## 4.2 Chief Financial Officer (CFO)

Identify the person who will have legal responsibility for managing both local and state funds. The CFO reviews and certifies the validity and accuracy of accounts, reviews invoices associated with the project, and assists in requesting the disbursement of program funds from the OPWC. Examples of a CFO are: county or city auditor, clerk/treasurer, or finance director. Include title, mailing address, phone number, fax number, and e-mail address, if available.

## 4.3 Project Manager (PM)

Identify the person with whom OPWC should have contact regarding administration of the project. This person could be a county or city engineer, an employee of the applicant, or a contracted consultant. Include title, mailing address, phone number, fax number, and e-mail address, if available.

## 3.0 PROJECT SCHEDULE:\*

		BEGIN DATE	END
3.1	Planning and Implementation:	08/01/03	DATE <b>12/01/03</b>
3.2	Land Acquisition/Easements	08/01/03	11/01/03
3.3	Site Improvements:	01/01/04	09/30/04

<sup>\*</sup> Failure to meet project schedule may result in termination of agreement for approved projects. Modification of dates must be requested in writing by a project official of record and approved by the commission once the Project Agreement has been executed.

## **4.0** PROJECT OFFICIALS:

Έ

OFFICER TITLE	<u>Jerome F. Luebbers</u> <u>Trustee – C.E.O.</u>
STREET	934 Neeb Road
CITY/ZIP	Cincinnati, Ohio 45233
PHONE	(513) 922 - 3111
FAX	<u>(513) 922 - 9315</u>
E-MAIL	<u>jluebbers@delhi.oh.us</u>

#### 4.2 CHIEF FINANCIAL

OFFICER TITLE STREET CITY/ZIP PHONE FAX	Kenneth J. Ryan Clerk- C.F.O. 934 Neeb Road Cincinnati, Ohio 45233 (513) 922 - 3111 (513) 922 - 9315
E-MAIL	(513) 922 - 9315 ken.ryan@fortwashington.com

#### 4.3 PROJECT MANAGER

	E-MAIL rbass@delhi.oh.us
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Changes in Project Officials must be submitted in writing from the CEO or CFO.

## 5.0 ATTACHMENTS/COMPLETENESS REVIEW:

BE CERTAIN EACH OF THE ITEMS LISTED BELOW IS ATTACHED. YOUR APPLICATION MAY BE DELAYED OR REJECTED IF THE INFORMATION IS OMITTED OR INCOMPLETE. FOR YOUR CONVENIENCE, SAMPLE DOCUMENTS ARE ATTACHED TO THESE INSTRUCTIONS.

A certified copy of the authorization by the governing body of the applicant authorizing a designated official to sign and submit this application and execute contracts with the commission. This individual should sign under 6.0, Applicant Certification, below.

A certification signed by the applicant's chief financial officer stating all local share funds required for the project will be available on or before the dates listed in the Project Schedule section.

A formal detailed estimate of the project=s costs provided by an architect, landscape architect, or other professional. For land acquisition, an appraisal by a State-certified general real estate appraiser, as defined under ORC 4763 for the type of land being appraised will need to be submitted to the NRAC prior to closing.

A cooperation agreement, (if the project involves more than entity) which identifies the fiscal and administrative responsibilities of each participant.

Resolution of Support (please refer to section 164.23(B)(1) of the Ohio Revised Code for guidance.)

Identification of any participation by state agencies that may have expertise regarding the particular project and that may provide assistance with respect to the project.

Information concerning the coordination of the project among local political subdivisions, state agencies, federal agencies, community organizations, conservation organizations, and local business groups.

Supporting Documentation: Materials such as additional project description, photographs, and/or other information to assist your NRAC in ranking your project. Be sure to include supplements which may be required by your local NRAC.

Have you reviewed your NRAC=s methodology to see that you have addressed all components?

## APPLICANT CERTIFICATION:

The undersigned certifies: (1) he/she is legally authorized to request and accept financial assistance from the Ohio Public Works Commission; (2) to the best of his/her knowledge and belief, all representations that are part of this application are true and correct; (3) all official documents and commitments of the applicant that are part of this application have been duly authorized by the governing body of the applicant; and, (4) should the requested financial assistance be provided, that in the execution of this project, the applicant will comply with all assurances required by Ohio Law, including those involving Buy Ohio and prevailing wages.

Applicant certifies that the project, as defined in the application, has NOT resulted in any transfer of title or rights to land or begun any type of physical improvements prior to the execution of a Project Agreement with the Ohio Public Works Commission. Action to the contrary will result in termination of the agreement and withdrawal of Ohio Public Works Commission funding.

Certifying Representative (Type or Print Name and Title) Jerome F. Luebbers-C.E.O.

Signature fremet. Jeller

## ATTACHMENT A

### PROJECT EMPHASIS

NOTE: IF THE PROJECT HAS MORE THAN ONE EMPHASIS, PLEASE PLACE A A1" IN THE CATEGORY THAT IS THE PRIMARY EMPHASIS, A A2" IN THE CATEGORY WITH SECONDARY EMPHASIS, AND A A3" IN THE CATEGORY WITH THIRD EMPHASIS.

### **OPEN SPACE**

A3 1. Protects habitat for rare, threatened and endangered species A4 2. Increases habitat protection
A2 3. Reduces or eliminates nonnative, invasive species of plants or animals
A5 4. Preserves high quality, viable habitat for plant and animal species  5. Restores and preserves aquatic biological communities
o. Preserves headwater streams
7. Preserves or restores floodplain and streamside forest functions
o. Preserves or restores water quality
9. Preserves or restores natural stream channels10. Preserves or restores functioning floodplains
11. Preserves or restores wetlands
12. Preserves or restores streamside forests
A1 13. Preserves or restores other natural features that contribute to quality of life
and state=s natural heritage
RIPARIAN CORRIDOR  This project is not in a riparian corridor however various aspects (shown by asterisks) are incorporated into the project emphasis.
14. Fee simple acquisition of lands to provide access to riparian corridors or watersheds
15. Acquisition of easements for protecting and enhancing riparian corridors
or watersheds
* 16. Reforestation of land
* 16. Reforestation of land  17. Planting vegetation for filtration
* 16. Reforestation of land  17. Planting vegetation for filtration  * 18. Incorporates aesthetically pleasing and ecologically informed design
* 16. Reforestation of land  17. Planting vegetation for filtration  * 18. Incorporates aesthetically pleasing and ecologically informed design  19. Enhances educational opportunities and provides physical links to schools
* 16. Reforestation of land  17. Planting vegetation for filtration  * 18. Incorporates aesthetically pleasing and ecologically informed design  19. Enhances educational opportunities and provides physical links to schools and after school centers
* 16. Reforestation of land  17. Planting vegetation for filtration  * 18. Incorporates aesthetically pleasing and ecologically informed design  * 19. Enhances educational opportunities and provides physical links to schools and after school centers  20. Acquisition of connecting corridors  * 21. Supports comprehensive open space planning
* 16. Reforestation of land  17. Planting vegetation for filtration  * 18. Incorporates aesthetically pleasing and ecologically informed design  * 19. Enhances educational opportunities and provides physical links to schools and after school centers  20. Acquisition of connecting corridors  * 21. Supports comprehensive open space planning
* 16. Reforestation of land  17. Planting vegetation for filtration  * 18. Incorporates aesthetically pleasing and ecologically informed design  * 19. Enhances educational opportunities and provides physical links to schools and after school centers  20. Acquisition of connecting corridors  * 21. Supports comprehensive open space planning  * 22. Provides multiple recreational, economic and aesthetic preservation benefits
* 16. Reforestation of land  17. Planting vegetation for filtration  * 18. Incorporates aesthetically pleasing and ecologically informed design  * 19. Enhances educational opportunities and provides physical links to schools and after school centers  20. Acquisition of connecting corridors  * 21. Supports comprehensive open space planning  * 22. Provides multiple recreational, economic and aesthetic preservation benefits  23. Allows proper management of areas where safe hunting and trapping management.
* 16. Reforestation of land  17. Planting vegetation for filtration  * 18. Incorporates aesthetically pleasing and ecologically informed design  * 19. Enhances educational opportunities and provides physical links to schools and after school centers  20. Acquisition of connecting corridors  * 21. Supports comprehensive open space planning  * 22. Provides multiple recreational, economic and aesthetic preservation benefits

# Acquisition

# Commitment

And

**Appraisals** 

# STEINBACH FLORAL CO.

459 Greenwell Rd. Cincinnati, OH 45238
(513) 922-4400
1-888-650-6100
Fax: (513) 922-4404
Email: steinbachfloral@aol.com
www.CinciFlowers.net

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February 14, 2003

TO SEE THE SECOND SECON

Delhi Township Trustees 924 Neeb Rd. Cincinnati, OH 45233

We are pleased to offer for sale the property and attachments known as Steinbach Floral Co. located at 459 Greenwell Rd. in Delhi Township.

The property consists of  $\pm 2$  acres of level to gently sloping land, bordered on the North and West by Delhi Park, East by Greenwell Road and South by private residential properties. (See attached map)

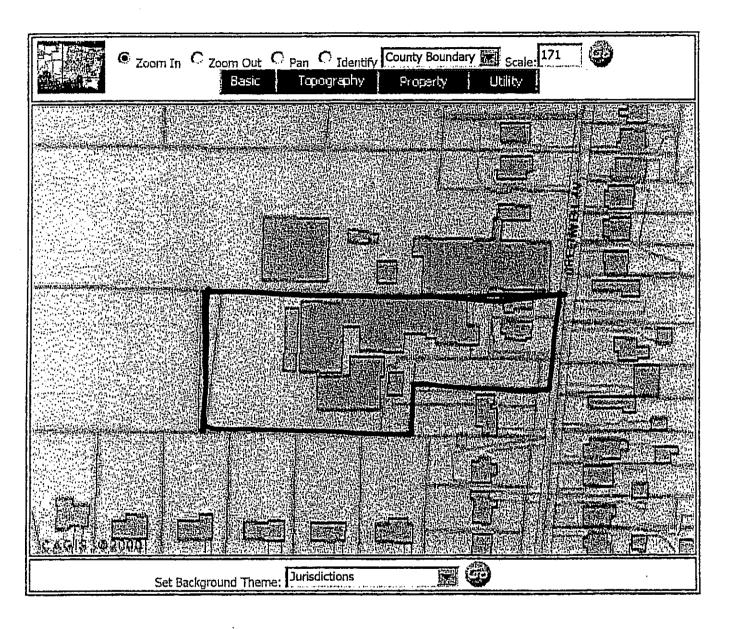
This property would lend itself to many possible uses for the township. The price for the property is \$355,000.00. Terms of sale are negotiable.

If you have any questions, please call me at 623-9594. Thank you for your consideration.

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Best Regards,

Martin C. Steinbach





Appraisal of:

455 & 459 Greenwell Avenue Cincinnati, OH 45238

For:

Mr. David Lane, Attorney at Law

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ENGAGEMENT LETTER

n-09-03 03:13P Lane, Felix a naisbech

Mr. Berding June 9, 2003 Page 2

Naturally, should you have any questions or need any additional information, please feel free to contact me.

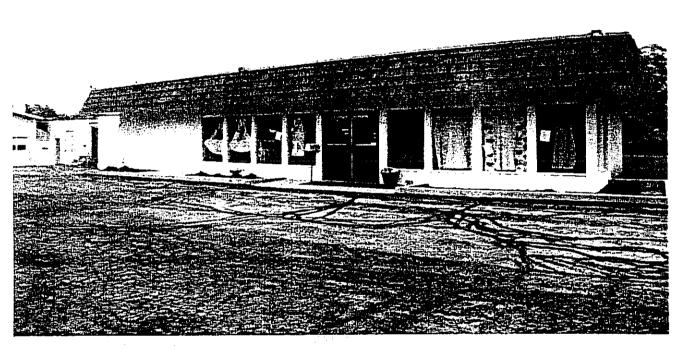
Sincerely,

David C. Lane Attorney at Law

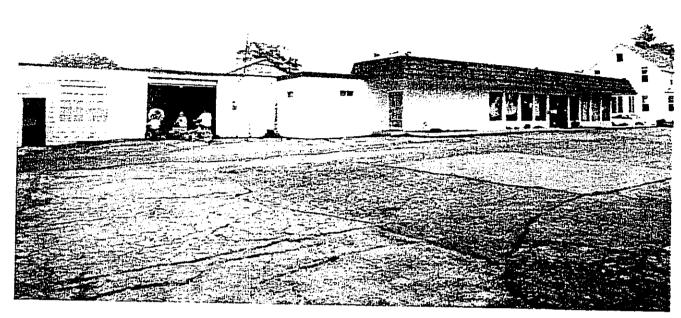
DCL:eko Enclosures

Mr. Joseph R. Morency (via fax) Mr. Robert Bass (via fax)

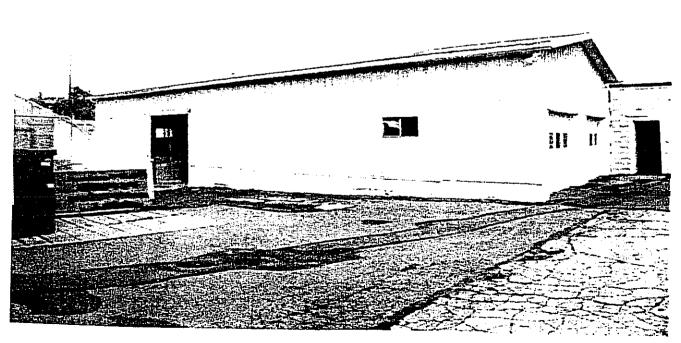
dt/berding-ltr



VIEW OF GREENWELL FLORIST RETAIL BLDG Photo taken on 6/13/2003



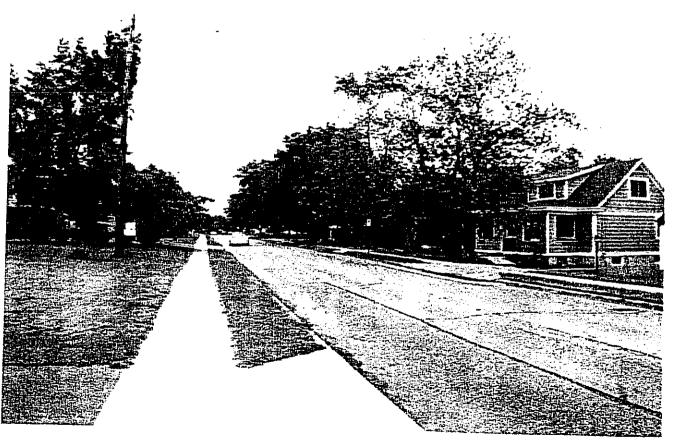
VIEW OF RETAIL. GARAGE Photo taken on 6/13/2003



VIEW OF GARAGE Photo taken on 6/13/2003



VIEW LOOKING SOUTH ON GREENWELL Photo taken on 6/13/2003

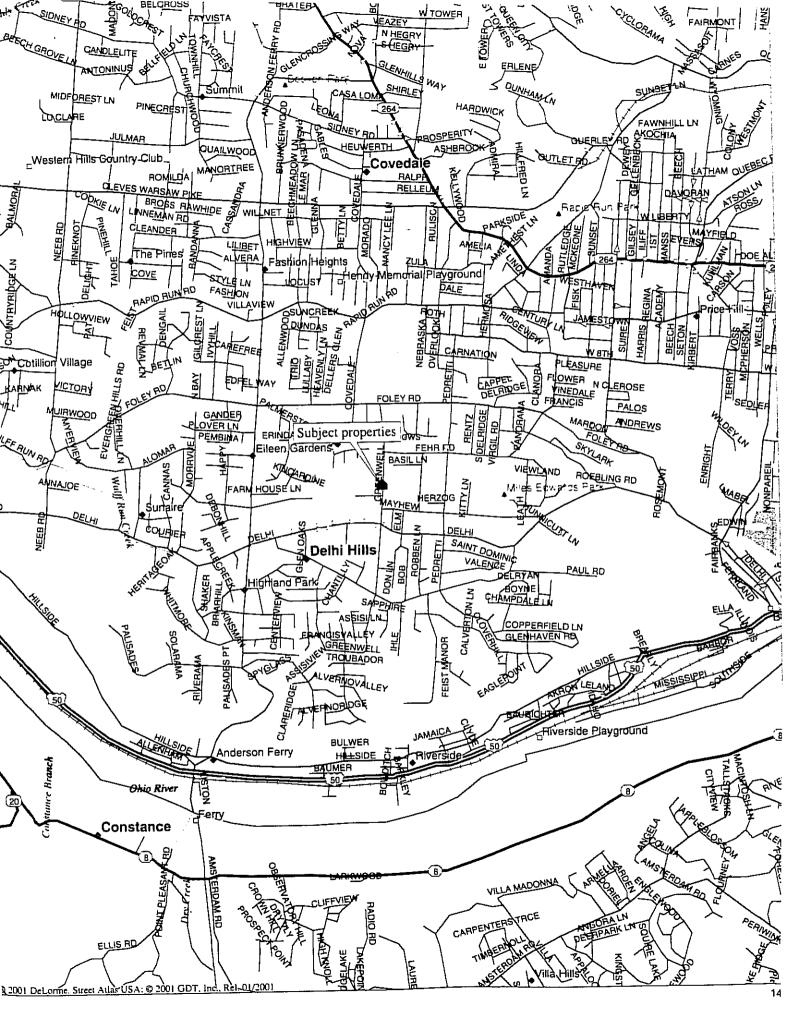


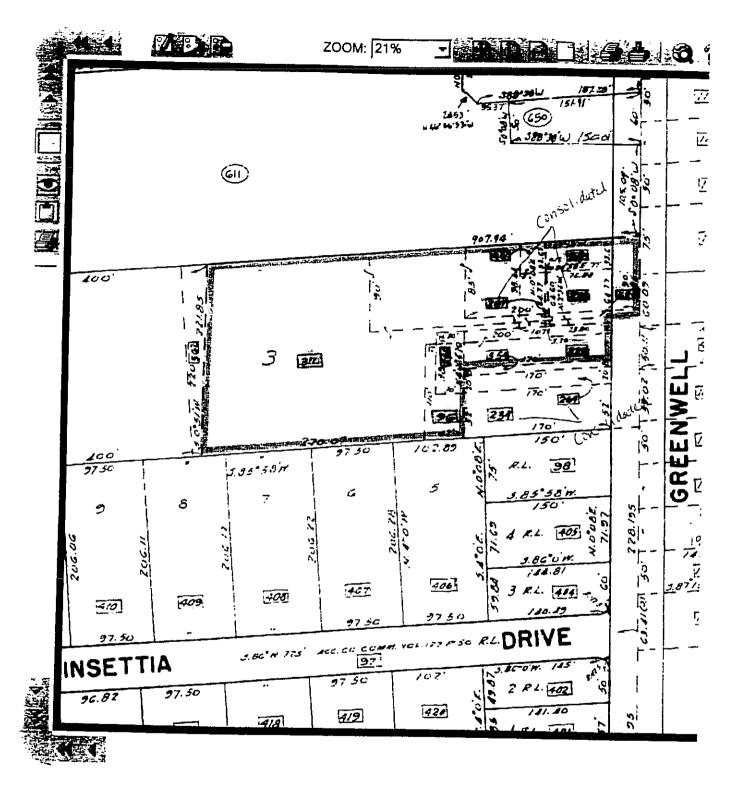
VIEW LOOKING NORTH ON GREENWELL Photo taken on 6/13/2003



VARIOUS INTERIOR PHOTOS OF 459 GREENWELL Photo taken on 6/13/2003





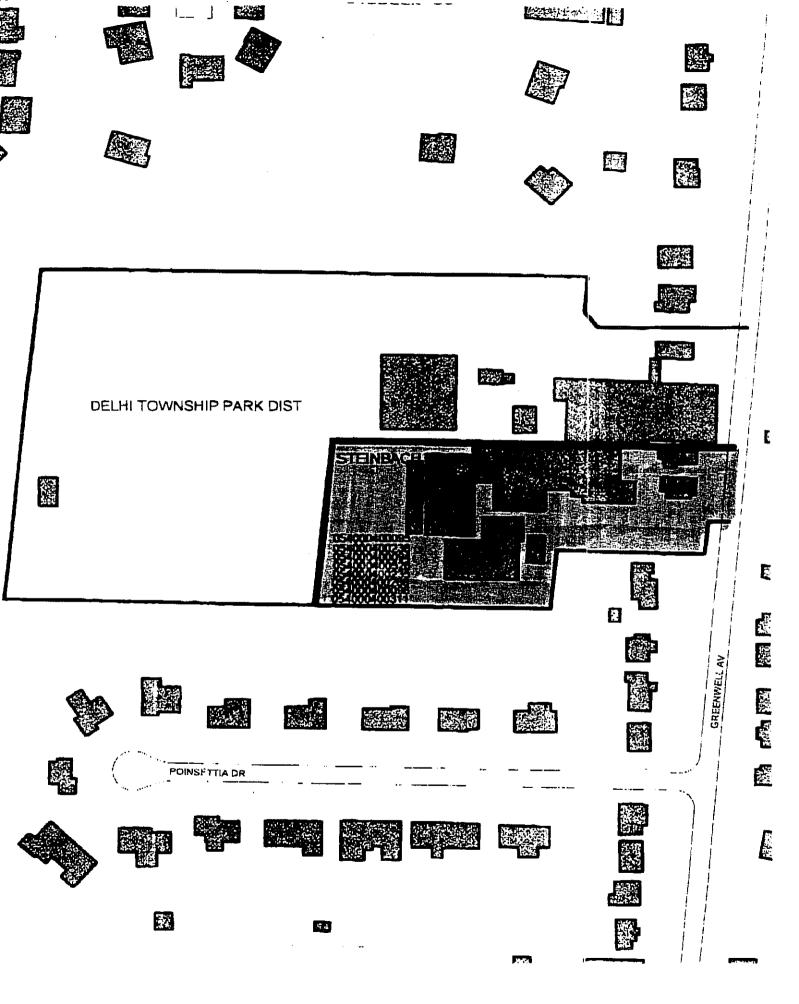


640 x 480

 $800 \times 600$ 

1024 x 768

1280 x 10



FLOOD ZONE INFORMATION

SCOPE OF THE APPRAISAL

#### Cost Approach

The Cost Approach is based on the theory that an informed purchaser would pay no more than the cost of producing a substitute property with the same utility as the subject. However, the Cost Approach is not applicable for this specific report due to the subject's age that makes it virtually impossible to ascertain a defensible depreciation. Further, there are no recent and proximate land sales that can be compared to the subject.

### The Process Utilized For the Subject Property

After the property was physically inspected on both its interior and exterior, the following data was collected and processed:

### Regarding the "Direct Sales Comparison Approach" section:

Recent market sales of competitive properties were researched from our own files, the Multiple Listing, the Court House, and Amerestate, Inc.

Information for each of the sales to be included in the report was verified, concerning its zoning, lot size, census tract, and flood zone, when available.

The income, expenses, and terms of sale were accumulated and verified where available.

### Regarding the "Income Approach" section

Office files were researched for properties similar to the subject.

Income and expense data was reviewed and analyzed to determine that the subject property is in line with other similar properties appraised by this office.

As per the clients instructions, this is to be a complete appraisal submitted as a summary appraisal report. The following represents information — that has been considered — but not made a part of this typewritten report. Some of the information is part of the appraiser's hand written notes. Other information has been extracted from other appraisals completed in the past.

Detailed Highest and Best Use Study Regional Information City Information Zoning Section Cost Approach Section Rent Analysis Section Capitalization Rate Section I hereby certify I have personally inspected the interior and exterior of the subject, and am familiar with this real estate and the district in which the property is located.

According to the description within the Uniform Standards of Professional Appraisal Practice (USPAP), this is a complete appraisal written as a summary appraisal report.

 $m Various\, members\, of\, the\, staff\, may\, have\, rendered\, significant\, professional\, assistance\, to\, the\, signing\, appraiser.$ "Significant Professional Assistance" means: the selection of the proper flood zone and grid; zoning; lot size; taxes; market sales; (including but not limited to the verification of size through the Court House or other reliable sources, the verification of pertinent data about the comparables from what is believed to be reliable sources); calculating the square footage of the subject from field drawings or plans and specifications; and the verification of the mathematics included in the report.

To the best of my knowledge, the statements and facts are accurate and justified. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limitations, and are my personal, unbiased, professional analyses, opinions, and conclusions.

I have completed the requirements of the Continuing Education Program of the State of Ohio. The analyses, opinions and conclusions were developed and prepared in conformity with the requirements of the Code of Professional Ethics, and the Standards of Professional Appraisal Practice of the State of Ohio.

In conclusion, after developing and analyzing the appropriate approaches to value for this appraisal report, it is my opinion that the estimated Fair Market Value of the fee simple interest of the subject property, as of the effective date, June 13, 2003, is:

FAIR MARKET VALUE.....\$250,000

Patrick C. Berding, XSA, SI

State Certified General R.E. Appraiser

State of Ohio Certification No. 382071

## APPRAISER DISCLOSURE STATEMENT

In compliance with Ohio Revised Code Section 4763.12 (C)

1.	Name of Appraiser	Patrick C. Berding
2.	Class of Certification/Licensure:	XCertified GeneralLicensed ResidentialTemporary General Licensed
	Certification/Licensure Number:	State of Ohio Certification #382071
3.		_ is within the scope of my Certification or License. _ is not within the scope of my Certification or License.
4.	Service Provided By:X	_ Disinterested & Unbiased Third Party _ Interested & Biased Third Party _ Interested Third Party on Contingent Fee basis
õ.	Signature of person preparing and	d reporting the appraisal
	This form must be included in specialized services performed tate appraiser.	n conjunction with all appraisal assignments or ed by a state-certified or state-licensed real es-

State of Ohio
Department of Commerce
Division of Real Estate
Appraiser Section
Cleveland (216) 787-3100

DEFINITIONS, ASSUMPTIONS, AND LIMITATIONS

The essential difference among the three options is in the use and application of the terms describe, summarize and state. Describe is used to connote a comprehensive level of detail in the presentation of information. Summarize is used to connote a more concise presentation of information. State is used to connote the minimal presentation of information.

=	a.) Self-Contained Appraisal Report	b.) Summary Appraisal Report	c.) Restricted Appraisal Report
i.	being appraised.	Identify and provide a summary description of the real estate being appraised.	Identify the real estate being appraised.
i.	appraised.	State the real property interest being appraised.	State the real property interest be appraised.
ii	use of the appraisal.	State the purpose and the intended use of the appraisal.	State the purpose and the intended use of the appraisal.
v.	- sense the varieties be estimated.	Define the value to be estimated.	State and reference a definition of the value to be estimated.
i.	State the effective date of the appraisal and date of the report.	State the effective date of the appraisal and date of the report.	State the effective date of the appraisal and date of the report.
1.	State the extent of the process of collecting, confirming and reporting data.  Comment: the full extent of the	Summarize the extent of the process of collecting, confirming and reporting data.	Describe the extent of the process of collecting, confirming and reportin data.
	process should be apparent to the reader in the contents of the report.	Comment: the full extent of the process may not be apparent to the reader in the contents of the report.	Comment: the full extent of the process will not be apparent to the reader in the contents of the report
	State all assumptions and limiting conditions that affect the analyses, opinions and conclusions.	State all assumptions and limiting conditions that affect the analyses, opinions and conclusions.	State all assumptions and limiting conditions that affect the analyses, opinions and conclusions.
i	Describe the information considered, the appraisal procedures followed, and the reasoning that supports the analyses, opinions, and conclusions.	Summarize the information considered, the appraisal procedures followed, and the reasoning that supports the analyses, opinions, and conclusions.	State the appraisal procedures followed, state the value conclusion and reference the existence of specifile information in support of the
	Describe the appraiser's opinion of the highest and best use of the real estate, when such an opinion is necessary and appropriate.	Summarize the appraiser's opinion of the highest and best use of the real estate, when such an opinion is necessary and appropriate.	conclusion.  State the appraiser's opinion of the highest and best use of the real estate, when such an opinion is necessary and appropriate.
	proaches.	Explain and support the exclusion of any of the usual valuation approaches.	State the exclusion of any of the usual valuation approaches.
,	Describe any additional information that may be appropriate to show compliance with, or clearly identify and explain permitted departures from the specific guidelines of Standard 1.	Summarize any additional information that may be appropriate to show compliance with, or clearly identify and explain permitted departures from the specific guidelines of Standard 1.	Contain a prominent use restriction that limits reliance on the report to the client and warns that the report cannot be understood properly without additional information in the work file of the appraiser, and clearly identify and explain permitted departures from the specific
2		include a signed certification in	guidelines of Standard 1. Include a signed certification in accordance with Standards Rule 2-3.

information researched through Court House records, there do not appear to be any adverse assessments or easements.

- The final value assumes "conventional" financing. It is assumed that the seller(s) has not assisted the buyer(s) in any costs such as mortgage loan interest rate "buy-downs," "closing costs," etc.
- The final value includes a typical real estate commission.
- The sketches included in this report show approximate dimensions and are included to assist the reader in visualizing the property.
- It is assumed that there are no EPA problems that would adversely affect the subject's marketability and/or value.

#### Specific Conditions Pertaining To This Appraisal

- \* The value conclusion ascertained in the body of this report assumes there are no adverse "work-orders" by any regulatory agency which has legal jurisdiction over the subject property.
- \* The subject's "energy-efficient" items appear consistent with similar structures. However, no energy audit was supplied and therefore adequacy is unknown.
- As per our agreement, a self-contained written report is not being submitted to your company at this time. It is this writer's belief that there is more than sufficient information included within the written report to lead a reader to the same conclusion as that determined by the appraiser. However, there is information in the appraiser's files from other assignments which has been considered but not included in this report.
- The subject is being valued as a completed greenhouse/florist facility. It is assumed that all of the necessary equipment to operate the property in this business is at least operating in a satisfactory manner. However, the value does not include any goodwill.
- It is assumed the subject is generally in compliance with the "Americans with Disabilities Act," effective January 26, 1992. It is assumed that if there are item(s) that technically are not in full compliance these items would not cause an adverse effect on the subject's Fair Market Value.
- This appraisal must be considered and used only as a unit and is not to be separated or used in part.

Any value estimates provided in the report apply to the entire property, and any portion or division of the total into fractional interests will invalidate the value estimate, unless such portion or division of interests has been set forth in the report.

The distribution between land and improvements in this appraisal report is only applicable for this particular report. The separate valuations for land and building must not be used in conjunction with any other appraisal and are invalid if so used.

- No legal description has been supplied with this appraisal assignment. Information, obtained from Owners, Court House Records, and/or office plat books, is assumed to be complete and correct.
- Recorded Court House transfers of similar properties have been researched and compared to the subject property. Each of these properties was physically inspected at least from the exterior.

#### Definition Of Market Value

The most probable price that a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently and knowledgeably, and each assuming that the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date, and the passing of title from seller to buyer under conditions whereby:

- · Buyer and seller are typically motivated.
- Both parties are well informed or well advised, and each is acting in what he considers his own best interest.
- A reasonable time is allowed for exposure in the open market.
- Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto.
- The price represents the normal consideration for the property sold, unaffected by special or creative financing, or sales concessions\* granted by anyone associated with the sale.
- \* Adjustments to the comparable must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs that are normally paid by sellers, as a result of tradition or law in a market area; these costs are readily identifiable, since the seller pays these costs in all sales transactions. Special or creative financing adjustments can be made to the comparable property, by comparisons to financing terms Aoffered by a third party institutional lender, that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession, but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions, based on the appraiser's judgment.

#### Appraised Value

An opinion of an appraiser, based on an interpretation of facts and the processing of them into an estimate of value, as of a stated date. While the term "appraised value" is general in nature, it is precisely defined in the statement of purpose. The value most commonly sought is market value, but there are other types of value sometimes needed by a client.

#### Property Rights Appraised

The property rights considered in this appraisal are all the rights inherent in the ownership of real property in fee simple. Fee simple is the fullest type of private ownership possible, subject to all public limitations (escheat, police power, taxation and eminent domain). 1

1 Real Estate Appraisal Principles and Terminology, Second Edition, Page 51.

### The Appraisal Is Not An Engineering Or Property Inspection Report

This appraisal should not be considered a report on the physical items that are a part of this property. Although the appraisal may contain information about the physical items being appraised (and possibly there may even be information talking about their adequacy and/or condition), it <u>must</u> be clearly understood that this information is only to be used as a <u>general guide</u> for property valuation, and not as a complete or

## An Appraisal Is Not A Legal Opinion

No responsibility is assumed for matters of legal nature affecting title to the property, nor is an opinion of title rendered. The title is assumed to be good and marketable. The value estimate is given without regard to any questions of title, boundaries, encumbrances, or encroachments.

It is assumed that there is full compliance with all applicable federal, state, and local environmental regulations and laws, unless noncompliance is stated, defined, and considered in the appraisal report. A comprehensive examination of laws and regulations affecting the subject property was not performed for this appraisal. It is assumed that all applicable zoning laws, regulations and restrictions have been complied with, unless a nonconformity has been stated, defined, and/or considered in the appraisal report. Any significant question should be addressed to local zoning or land use officials and/or an attorney.

It is assumed that all required licenses, consents, or other legislative or administrative authority from any local, state, or national government or private entity or organization have been, or can be, obtained or renewed for any use on which the value estimate contained in this report is based. Appropriate government officials and/or an attorney should be consulated if an interested party has any questions or concerns on these items since I have not made a comprehensive examination of laws and regulations affecting the subject property.

## An Appraisal Is Made Under Conditions Of Uncertainty

As can be seen from limitations presented above, this appraisal has been performed with a limited amount of data. Data limitations result from a lack of certain areas of expertise by the appraiser, the inability of the appraiser to view certain portions of the property, the inherent limitations of relying upon information provided by others, etc.

There is also an economic constraint, however. The appraisal budget did not contain unlimited funds for investigation. We have spent our time and effort in the investigative stage of this appraisal in those areas where we think it will do the most good, but inevitably there is a significant possibility that we do not possess all information relevant to the subject property.

Before relying on any statement made in this appraisal report, interested parties should contact us for the exact extent of our data collection on any point which they believe to be important to their decision making. This will enable such interested parties to determine whether they think the extent of our data gathering process was adequate for their needs or whether they would like to pursue additional data gathering for a higher level of certainty.

Information (including projections of income and expenses) provided by informed local sources, such as government agencies, financial institutions, realtors, buyers, sellers, property owners, bookkeepers, accountants, attorneys, and others is assumed to be true, correct, and reliable. No responsibility for the accuracy of such information is assumed by the appraiser.

The comparable sales data is believed to be from reliable sources. The value conclusions are subject to the accuracy of said data.

Engineering analyses of the subject property were neither provided for use, nor made as a part of this appraisal contract. Any representation as to the suitability of the property for uses suggested in this analysis is based only on a rudimentary investigation by the appraiser and the value conclusions are subject to

All values shown in the appraisal report are projections based on our analysis as of the date of the appraisal. These values may not be valid in other time periods or as conditions change. We take no responsibility for

PART THREE - PRESENTATION OF DATA

#### <u>Identification</u> Information

The subject property of this appraisal is located in: the Delhi area of Hamilton County.

The Formal Post Office Address is as follows:

455 & 459 Greenwell Avenue Cincinnati, Ohio 45238

#### Permanent Parcel Number

Book 540, Page 40, Parcels 94, 96, 235, 267, 266, 311 & 526

#### **Zoning**

The subject property is zoned: "C" - which is a residential district.

(See zoning information within "addendum")

#### Lot Size

According to my calculations, there are approximately 66' of frontage along Greenwell Avenue. (This does not include the frontage for the two single family residences. These are being appraised separately)

The parcels are irregular in shape. It is estimated that there are approximatley 1.93 acres of ground.

#### Topography

The subject lot is basically level with a very slight slope to the rear lot line

#### **Drainage and Soil Conditions**

The drainage on the lot appears to be adequate. The soil conditions also appear to be adequate to support the existing improvements. However, this cannot be warranted since no certified documentation was received to verify soil adequacies.

#### **Easements and Encroachments**

To the best of the appraiser's knowledge, only typical utility easements cross the subject property and are considered to have a positive effect on the overall property. It appears that no right-of-way area affects the subject frontage or land area. It is assumed, subject to a title abstract, that no easements negatively affect the subject.

(See the "Flood Zone" section)

The accuracy of the flood map(s) is assumed to be correct. The appraiser is not liable for any loss or damage incurred due to inaccurate map(s). The map utilized is the most recent one received from the National Flood Insurance Program.

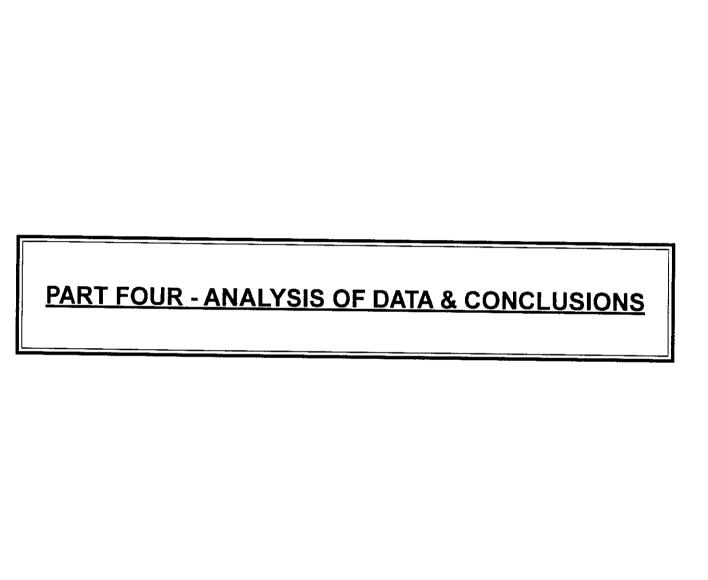
#### **Date Of Last Transfer**

The subject property last transferred: in 1998

### **Authentic Report**

The report that can be considered authentic is the one that is signed in ink and is printed on white paper. Any copy that does not have the above is unauthorized and may have been altered.

NEIGHBORHOOD DATA



Income property includes any real estate, the function of which is to produce income through the rental of property. Falling within this category are office buildings, retail stores, shopping centers, hotels and motels.

No matter what the particular venture may be in actuality, the owner anticipates a net income sufficient to warrant the investment. The buyer in the marketplace is concerned with the present worth of future benefits. That is, the quantity and quality of the income stream, and its possible duration, and the possibility of increasing the income either through more efficient management or improvement to the structure by capital expenditure. The value of the income producing real estate tends to be set by the amount of the future net income that may be reasonably anticipated.

The cash flow which follows is a forecast of estimated future operating characteristics, and are predicated on the assumptions and data contained within this report. Actually attaining these future income streams will be affected by fluctuating national and international economic conditions, as well as the overall political climate at any given point in time. Therefore, actual results may vary from the projections that Income property includes any real estate, the function of which is to produce income through the rental of property. Falling within this category are office buildings, retail stores, shopping centers, hotels and motels.

The following thoughts have been considered and incorporated into the Income Approach:

- The income for the various components of the subject assumes that the property will be rented in its "as is" condition.
- It is assumed that if there is any deferred maintenance, the tenant would take care of any cosmetic needs. The lessor would be responsible for any major repairs.
- The vacancy and loss factor becomes an extremely difficult figure to ascertain. There is no history on rented greenhouses and the resulting vacancy and loss factors. A normal vacancy and loss on other types of real estate, such as apartments and retail, in a good location such as the subject, would be in the range of 5%. I believe that the subject would be more difficult to lease. For purposes of this report, doubling this figure would be acceptable to many investors over a normal 7 year holding period.
- It is assumed that all expenses would be passed through to the tenants with the exception of reserves for replacement, management, and miscellaneous legal and accounting items.
- The cap rate, both from studying the market and the "band of investment" theory, was developed. In actuality, there is a wide range for the subject mainly due to the inconclusive nature of estimating the "risk" factor. An argument could be developed that the cap rate could range from 11% to 12%. For purposes of this report, a general mid range figure of 11.5% is neither too liberal nor too conservative.

The following is a summation of the Income Approach for the subject property:

DIRECT SALES/COST APPROACH

- The above represents a very wide range in value. This is partially due to the variance in improvements on each parcel of ground. Also, each of the parcels were different sizes. Also, the development costs will ultimately be what sets the highest price that someone can pay for vacant ground to be developed into another use. Further, there are purchasers, such as Delhi Township, who will purchase a property for their own specific needs, particularly in the case of the property on Greenwell that abuts other township properties.
- There were various models prepared, and this information is a part of my office files. Each of these models incorporated different estimates of depreciation, and variations on what the cost would be new for the various components of the subject property. After studying the information researched, it is my opinion that the following scenario is reasonable for the subject at this time in its "as is" condition:
- The land value that follows is being estimated at \$45,000 per acre. This assumes that none of the improvements are in place.
- Further, there have been no cost estimates for developing this into a single family development. However, based on many appraisals that I have completed, I believe that a final conclusion of \$45,000 per acre is neither too liberal nor too conservative. This gives an indicated value to the subject land, if vacant, of \$90,000 (1.93 acres @ \$45,000 per acre = \$86,850, rounded to \$90,000).
- Another manner in which to validate the \$90,000 for the land is as follows:

The subject land includes approximately 84,071 SF. Even though there has been no engineering study completed, let's just assumed that 30% of the land would be used for streets, etc. This results in usable lot land of 58,850 SF. Dividing this the zoning regulations of 6,000/lot, this equates to 9.81 lots. This results in 9 lots @ \$10,000/lot, or \$90,000.

The following is a summation of the various components in their "as is" condition:

TYPE	S.F.	COST NEW	EST. DEPR.	AS-IS VALUE	TOT. AS IS \$ VALUE
				<del></del> -!	
Retail	3,000	\$35/SF	50%	\$17.50/SF	\$52,500
Greenhouses	15,000	\$15/SF	95%	\$.75/SF	\$11,250
Garages, storage, etc.	8,500	\$20/SF	60%	\$8/SF	\$68,000
Detached retail	740	\$35/SF	40%	\$21/SF	\$15,540
Total Est. "as-is" Value of In	npr.			17 1111	\$147,290
Est. land value					\$90,000
Total					\$237,290
				Rounded t	o <b>\$240,000</b>

Therefore, in conclusion, I believe that the Indicated Value

by means of the Direct Sales Comparison Approach, as of June 13, 2003, is:

DIRECT SALES COMPARISON VALUE ...... \$240,000

No survey was furnished and it can only be assumed that the improvements are located within the boundary lines of the subject property. It is also assumed that there are no encroachments of other adjacent improvements.

## Regarding thoughts on the Purpose of the Appraisal:

• The subject is being valued as a completed greenhouse/florist facility. It is assumed that all of the necessary equipment to operate the property in this business is at least operating in a satisfactory manner. However, the value does not include any goodwill.

### Regarding thoughts on the Environmental Concerns:

• Due to the current concern about soil contamination, the client may wish to retain an expert in this field in order to determine whether or not there are any adverse conditions inherent in the subject property. This becomes particularly important to whomever may take ownership of this property in the future, since "apparently" whoever owns the property at the time contamination is found, has the financial liability for any "cleanup," whether or not he caused the situation. An appraiser does not possess the necessary expertise to determine possible soil problems. For purposes of this report, the value being ascertained assumes there are no adverse conditions.

### Regarding thoughts on the Income Approach:

- The income for the various components of the subject assumes that the property will be rented in its "as is" condition.
- It is assumed that if there is any deferred maintenance, the tenant would take care of any cosmetic needs. The lessor would be responsible for any major repairs.
- The vacancy and loss factor becomes an extremely difficult figure to ascertain. There is no history on rented greenhouses and the resulting vacancy and loss factors. A normal vacancy and loss on other types of real estate, such as apartments and retail, in a good location such as the subject, would be in the range of 5%. I believe that the subject would be more difficult to lease. For purposes of this report, doubling this figure would be acceptable to many investors over a normal 7 year holding period.
- It is assumed that all expenses would be passed through to the tenants with the exception of reserves for replacement, management, and miscellaneous legal and accounting items.
- The cap rate, both from studying the market and the "band of investment" theory, was developed. In actuality, there is a wide range for the subject mainly due to the inconclusive nature of estimating the "risk" factor. An argument could be developed that the cap rate could range from 11% to 12%. For purposes of this report, a general mid range figure of 11.5% is neither too liberal nor too conservative.

## Regarding thoughts on the Direct Sales Comparison Approach:

 Because the calculations for an overall depreciation are almost impossible to defend, experience has indicated that it is far better to segregate the various components of the real estate, rather than just <u>ADDENDUM</u>

SUMMARY	
OF	
ZONING	
REGULATIONS	

<b>y</b>	EQUIRE	DATA FIL	SOILS AND GEOLOGIC DATA REQUIRED	AND GE	301L3	-	"DH."	HILLSIDE DEVELOPMENT (Overlay) USES SAME AS UNDERLYING ZONE
			,	OWNER.	9	=	"F-F"	PLANNED LIGHT INDUSTRIAL:
UST BE EXECUTED	NCE MUST	ACCEPTA	Q	AREAS DEED	ARI	<u> </u>	E-E"	PLANNED RETAIL BUSINESS:
USE, LOCATION, HEIGHT AND SIZE OF STRUCTURE,  AR PARKING, CIRCULATION AND LANDSCAPED	CHT AND	ION, HEN	E, LOCATION PARKING.	SHOWS USE	Ž Ž	<u> </u>	00	PLANNED OFFICE DISTRICT:
IENT IS REQUIRED WHICH	NENT IS	EVELOPI	PLAN OF DEVELOP	PRECISE PL	<b>P</b>	-	<b>0</b>	PLANNED MULTIPLE RESIDENCE:
DWELLINGS PROHIBITED (SEE EXCEPTIONS)	DMELLENG BO'	NON-RES	NON-RES	33	75	6	 H	LIGHT INDUSTRIAL: INDUSTRIAL DEES WITHOUT OFFENSIVE EMISSIONS
SUDO SOFT SHEEF DWELLINGS	PACTTANO	NON-RES	NON-RES	30'	45	ш	E.	RETAIL BUSINESS: RETAIL SHOPS, SMALL BAXENIES, BARAGES, ETC.
5,000 SQ.FT. SHELE-FAMILY 3,000 SQ.FT. OTHER OWELLINGS	OO. DAETTRA	30' 2\31'Y	5',2  STY	30'	45	u	<b>"</b> 0"	OFFICE: PROFESSIONAL AND
Spoo SQFT, SHOLE-FAMILY	DWELLING	30,2¦5TY	5,2} STX	30'	45	3	"D"	RESIDENCE: USES PERMITTED ABOVE & MULTIPLE DWELLINGS, INSTITUTIONS, ETC.
6,000 Sa.FT.	50	30'	<b>5</b> 1	30	35	42	"C"	RESIDENCE: USES SAME AS IN
7,500 SQ FT	60'	30'	COMBINED 12 19 19 ONE	35'	35'	21	"8-2"	RESIDENCE: USES SAME AS IN
ю,500 sq. FT	70°	35	8'	35	35'	2}	"B"	RESIDENCE: USES SAME AS IN
4,000 SQ. FT.	вơ	35	10'	40'	35	<u></u> 2	"A-2"	RESIDENCE: USES SAME AS IN
20,000 SQ. FT	100	35'	15	5ď	35'	2 1	Ϋ́	RESIDENCE: USES SAME AS IN
ONE (I) ACRE	150°		25	50'	35		"A-A"	RESIDENCE: AGRICULTURE, SHOLE FAMILY HOMES, CHURCHES, SCHOOLS, RECREATION, ETC.
LOT AREA PER FAMILY	LOT	REAR YARD	SIDE YARO	FRONT YARD	GHT	HEIGHT	DISTRICT	JSU

Card

1 of 1



## Dusty Rhodes, Hamilton County Auditor

### Summary

### Parcel Info Summary

- Pontable Tab Residential Levy Info Improvements Commercial Similar Sales Transfer Value History **Payments** Image Мар Property Report

Parcel	ID
540-0	040-0094-
00	

Address	
459 GREENWELL	ΑV

### Index Order Parcel ID

**Tax Dist** 

162 DELHI TWP-OAK HILLS Year Built LSD-0330

**Total Rooms** 

**School Dist** 

0016 OAK HILLS LOCAL SCH # of Bedrooms 0

Full Bathrooms

Land Use

400 VACANT COMMERCIAL LAND

Half Bathrooms

**Finished Square** 

Ft.

Acres

Neighborhood

### Search By

Parcel ID Owner Street Address Sales Map

### **Property Information** REAR GREENWELL AV 30 Call 946-4015 if FT IRR PT LOT 3 B **GREENWELL** SUB ABATEMENT

### **Owner Information** Incorrect STEINBACH MARTIN C & STEINBACH MARTIN C & DIANNA M 4422 CARNATION AVE

CINCINNATI OH 45238

### Tax Bill Mail Addr Call 946-4800 if Incorrect DIANNA M 4422 CARNATION AVE

CINCINNATI OH 45238

Site Functions **Property Search** On-Line Help Comments Home Auditor's Home

Board of Revision	No	Other	
Homestead	No	Assessments	No
2.5% / Stadium Credit	No	Front Ft.	0.00
Divided Property	No	Mkt Land	800
New Construction	No	Value	800
Foreclosure	No	Cauv Value	0
Date	7/13/98	Mkt Impr Value	0
Conveyance #	10005	Mkt Total	800
	\$215,000	Value	000
Annual Taxes	\$15.20	# of Parcels	15
	413.20	Deed Type	WD
		Deed Number	846356

(See Payments \$7.60Tab For Details)

1) 12/14/98 THIS IS A "TIF" PARCEL IT BEGAN IN 1995, SEE '90' PARCEL FOR REMAINING VALUE

Legal disclaimer / Privacy Statement

Taxes Paid

Data updated on 05/30/2003



### Summary

### Parcel Info Summary

- Pontable Tab Residential Levy Info Improvements Commercial Similar Sales Transfer Value History Payments Image Map Property Report

### Search By

Parcel ID Owner Street Address Sales Map

### Site Functions Property Search On-Line Help Comments

Home Auditor's Home

Parcel ID	Address	Index Order	Card
540-0040-0095- 00	461 GREENWELL AV	Parcel ID	1 of 1

Tax Dist	162 DELHI TWP-OAK HILLS	Year Built	1905
I dx Dist	LSD-0330	Total Rooms	4
School Dist	0016 OAK HILLS LOCAL SCH	# of Bedrooms	2
SCHOOL DISC	DIST	<b>Full Bathrooms</b>	1
Landlina	510 SINGLE FAMILY	Half Bathrooms	1
Land Use	DWELLING		
Finished Square	594		
Ft.	394		
Acres	0.082		
Neighborhood	54021 DLHI 21		

<b>Property Information</b> GREENWELL AV 33.67 X 77		Tax Bill Mail Addr Call 946-4800 if Incorrect
PT LOT 3 B GREENWELL SUB		STEINBACH MARTIN C & DIANNA M
ABATEMENT	4422 CARNATION AVE CINCINNATI OH 45238	4422 CARNATION AVE CINCINNATI OH 45238

Board of Revision Homestead 2.5% / Stadium Credit Divided Property New Construction Foreclosure Date Conveyance # Sale Amount Annual Taxes	No No No 7/13/98 10005 \$215,000	Other Assessments Front Ft. Mkt Land Value Cauv Value Mkt Impr Value Mkt Total Value # of Parcels	19,800 15	
Annual Taxes	\$337.42	# of Parcels Deed Type Deed Number	15 WD 846356	
		Taxes Paid	P	(See Payments Tab For Details)

1) 12/14/98 THIS IS A "TIF" PARCEL IT BEGAN IN 1995. SEE '90' PARCEL FOR REMAINING VALUE

Legal disclaimer / Privacy Statement Data updated on 06/06/2003



# Dusty Rhodes, Hamilton County Auditor

### Parcel Info Summary

- Printable Tab Residential Levy Info Improvements Commercial Similar Sales Transfer Value History **Payments** Image Map Property Report

### Search By

Parcel ID Owner Street Address Sales Мар

#### Site Functions

**Property Search** On-Line Help Comments Home Auditor's Home

Summary		_' '	11	1	-,-	-1	Parcel ID 1 of 2
Parcel ID	Address		Inc	lex (	Orde	r	Card
00	459 GREENWELL AV		Pa	rcel	ID		1 of 1

Tax Dist	162 DELHI TWP-OAK HILLS LSD-0330	Year Built Total Rooms	0
School Dist	0016 OAK HILLS LOCAL SCH DIST		_
Land Use	500 RESIDENTIAL VACANT LAND		
Finished Square Ft.	0		

Neighborhood 54021 DLHI 21

0.066

Property Information REAR GREENWELL AV 42X110 IRR PT LOT 3 B GREENWELL SUB ABATEMENT	Owner Information Call 946-4015 if Incorrect STEINBACH MARTIN C & DIANNA M 4422 CARNATION AVE CINCINNATI OH 45238	Tax Bill Mail Addr Call 946-4800 if Incorrect STEINBACH MARTIN C & DIANNA M 4422 CARNATION AVE CINCINNATI OH 45238

Board of Revision	* 1		
	No	Other	
Homestead	No	Assessments	No
2.5% / Stadium Credit	No	Front Ft.	0.00
Divided Property	No	Mkt Land	800
New Construction	No	Value	800
Foreclosure	No	Cauv Value	0
Date	7/13/98	Mkt Impr Value	0
Conveyance #	10005	Mkt Total	800
	\$215,000	Value	800
Annual Taxes	\$13.60	# of Parcels	15
	423,00	Deed Type	WD
		Deed Number	846356
			(See Payments
		Taxes Paid	\$6.80Tab For Details)

#### Note

Acres

1) 12/14/98 THIS IS A "TIF" PARCEL BEGAN 1995 LASTS 30 YRS, SEE '00' CARD FOR REMAINING VALUE

Legal disclaimer / Privacy Statement

Data updated on 05/30/2003



## Parcel Info

Summary - Printable Tab Residential Levy Info Improvements Commercial Similar Sales Transfer Value History **Payments** Image Map Property Report

### Summary

Parcel ID Address 540-0040-0235-455 GREENWELL AV 00

Parcel ID

Index Order

Parcel ID

Year Built O

Card 1 of 1

Tax Dist

162 DELHI TWP-OAK HILLS LSD-0330

Total Rooms

0

School Dist

0016 OAK HILLS LOCAL SCH # of Bedrooms 0

400 VACANT COMMERCIAL

**Full Bathrooms** 

Land Use

LAND

Half Bathrooms

Finished Square

Ft.

n

Acres

0.186

Neighborhood

### Search By

Parcel ID Owner Street Address Sales Map

### Property Information Owner Information GREENWELL AV 42 X 170 Call 946-4015 if PT LOT 3 B GREENWELL Incorrect

**SUB ABATEMENT** 

**Annual Taxes** 

DIANNA M 4422 CARNATION AVE CINCINNATI OH 45238

### Tax Bill Mail Addr Call 946-4800 if Incorrect

STEINBACH MARTIN C & STEINBACH MARTIN C & DIANNA M

4422 CARNATION AVE CINCINNATI OH 45238

### Site Functions Property Search

On-Line Help Comments Home Auditor's Home

<b>Board of Revision</b>	No	Other	
Homestead	No	Assessments	No
2.5% / Stadium Credit	No	Front Ft.	0.00
Divided Property	No	Mkt Land	7 100
New Construction	No	Value	7,100
Foreclosure	No	Cauv Value	0
Date	7/13/98	Mkt Impr Value	0
Conveyance #	10005	Mkt Total	7,100
Sale Amount	\$215,000	Value	,,100

# of Parcels 15 Deed Type WD Deed Number 846356

(See Payments Taxes Paid \$67.63Tab For Details)

#### Note

1) 12/14/98 THIS IS A "TIF" PARCEL IT BEGAN IN 1995 AND LASTS 30 YRS. AFTER HISTORICAL VALUE OF \$7,100 IS MET, ALL OTHER VALUE WILL BE PLACED ON THE '90' PARCEL

\$135.26

Legal disclaimer / Privacy Statement

Data updated on 05/30/2003



## Parcel Info

Summary

- Primable Tab Residential Levy Info **Improvements** Commercial

Similar Sales Transfer Value History

**Payments** Image

Map

Property Report

### Search By

Parcel ID Owner Street Address Sales

Map

### Site Functions Property Search

On-Line Help Comments Home

Auditor's Home

### Summary

Parcel ID 540-0040-0236-00

Address

457 GREENWELL AV

Index Order

Card

Parcel ID

1 of 1

Tax Dist

School Dist

Land Use

162 DELHI TWP-OAK HILLS Year Built LSD-0330

**Total Rooms** 

1913 7

0016 OAK HILLS LOCAL SCH # of Bedrooms 3 Full Bathrooms 1

Half Bathrooms 1

510 SINGLE FAMILY

DWELLING

Finished Square

Ft.

IRR

SUB

Acres

Property Information

GREENWELL RD 77 FT

PARS 236-267 CONS

Neighborhood

1450

0.134

54021 DLHI 21

### Owner Information Call 946-4015 if

Incorrect DIANNA M

4422 CARNATION AVE

CINCINNATI OH 45238

Tax Bill Mail Addr Call 946-4800 if Incorrect

PT LOT 3 B GREENWELL STEINBACH MARTIN C & STEINBACH MARTIN C &

DIANNA M

4422 CARNATION AVE CINCINNATI OH 45238

No	Other	
No	Assessments	No
No	Front Ft.	0.00
No	Mkt Land	12 700
No		13,700
No	Cauv Value	0
7/13/98	Mkt Impr Value	66,500
10005		80,200
\$215,000		00,200
•		15
4-1		WD
	Deed Number	846356
	No No No No No 7/13/98	No Assessments No Front Ft. No Mkt Land No Value No Cauv Value 7/13/98 Mkt Impr Value 10005 Mkt Total Value ** of Paragle**

(See

Payments Tab

Taxes Paid

\$682.65For Details)

Note

Legal disclaimer / Privacy Statemient

Data updated on 06/06/2003



### Summary

<b>Parcel</b>	Info
Summe	

Summary

Residential Levy Info

Improvements Commercial

Image

Мар

- Printable Tab

Similar Sales Transfer Value History **Payments** 

Property Report

Search By

Parcel ID Owner Street Address

Sales Map

Site Functions

**Property Search** On-Line Help Comments Home

Auditor's Home

Parcel ID 540-0040-0266-

4422 CARNATION AV

Index Order

Parcel ID

Year Built

**Total Rooms** 

Full Bathrooms

**Half Bathrooms** 

Card 1 of 1

Tax Dist

School Dist

Land Use

90

162 DELHI TWP-OAK HILLS

LSD-0330

**Address** 

0016 OAK HILLS LOCAL SCH # of Bedrooms 0

DIST

720 MUNICIPAL

**IMPROVEMENT** 

**Finished Square** 

Property Information

Ft. Acres

X 70

SUB

Neighborhood

**ABATEMENT** 

**Owner Information** REAR GREENWELL AV 30 Call 946-4015 if Incorrect

DIANNA M

4422 CARNATION AVE CINCINNATI OH 45238 Tax Bill Mail Addr Call 946-4800 if Incorrect

0

0

PT LOT 3 B GREENWELL STEINBACH MARTIN C & STEINBACH MARTIN C & DIANNA M

4422 CARNATION AVE CINCINNATI OH 45238

Board of Revision	No	Other	
Homestead	No	Assessments	No
2.5% / Stadium Credit	. No	Front Ft.	0.00
Divided Property	No	Mkt Land Value	200
New Construction Foreclosure	No No	Cauv Value	0
Date	7/13/98	Mkt Impr Value	0
Conveyance #	10005	Mkt Total Value	200
Sale Amount	\$215,000	# of Parcels	15
Annual Taxes	\$3.80	Deed Type	WD
		Deed Number	846356

(See Payments

Taxes Paid

\$1.90Tab For Details)

1) 12/14/98 THIS IS A "TIF" PARCEL. SEE 'OO' PARCEL FOR ADDITIONAL VALUE

Legal disclaimer / Privacy Statement

Data updated on 05/30/2003

Parcel ID



## Dusty Rhodes, Hamilton County Auditor

## Parcel Info

Summary - Printable Tab Residential Levy Info Commercial Similar Sales Transfer Value History

# Improvements

**Payments** Image Мар

Property Report

### Search By

Parcel ID Owner Street Address Sales Мар

#### Site Functions

**Property Search** On-Line Help Comments Home Auditor's Home

### Summary

Parcel ID	Address	Index Order	Card
540-0040-0526- 00	4422 CARNATION AV	Parcel ID	1 of 1

Tax Dist	162 DELHI TWP-OAK HILLS LSD-0330	Year Built Total Rooms	0
School Dist	0016 OAK HILLS LOCAL SCH DIST	# of Bedrooms Full Bathrooms	0
Land Use	400 VACANT COMMERCIAL LAND	Half Bathrooms	

Finished Square Ft. Acres 0.029 Neighborhood

<b>Property Information</b>
GREENWELL AVE 12 X
107
PT LOT 3 B GREENWELL
SUB
ABATEMENT

Call 946-4015 If	
Incorrect	
STEINBACH MARTIN C 8	Ł
DIANNA M	
4422 CARNATION AVE	
CINCINNATI OH 45238	

Owner Information

Tax Bill Mail Addr Call 946-4800 if
Incorrect
STEINBACH MARTIN C &
DIANNA M
4422 CARNATION AVE

CINCINNATI OH 45238

<b>Board of Revision</b>	No	Other		"
Homestead	No	Assessments	No	
2.5% / Stadium Credit	. No	Front Ft.	0.00	
Divided Property New Construction	No	Mkt Land Value	1,300	
Foreclosure	No No	Cauv Value	0	
Date	7/13/98	Mkt Impr Value	0	
Conveyance # Sale Amount	10005 \$215,000	Mkt Total Value	1,300	
Annual Taxes	\$24.98	# of Parcels	15	
	Ψ <u>Ε</u> -1.30	Deed Type	WD	
		Deed Number	846356	

(See Payments Taxes Paid \$12.49Tab For Details)

#### Note

1) 12/15/98 THIS IS A "TIF" PARCEL IT BEGAN 1995 AND ENDS 2024. SEE '90' PARCEL FOR ADDITIONAL VALUE. HISTORICAL VALUE IS \$1.300

Legal disclaimer / Privacy Statement

Data updated on 05/30/2003

<u>RESUME</u>

TYPES OF PROPERTIES APPRAISED



File No. 40002898

DELHI TOWNSHIP ADMINISTRATION 934 NEEB ROAD CINCINNATI, OH 45233

File Number: 40002898

In accordance with your request, I have personally inspected and appraised the real property at:

#### 457 GREENWELL AVENUE CINCINNATI, OH 45238

The purpose of this appraisal is to estimate the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the estimated market value of the property as of  $\,$  June 13, 2003  $\,$ 

is:

#### \$90,000 NINETY THOUSAND DOLLARS

The attached report contains the description, analysis and supportive data for the conclusions, final estimate of value, descriptive photographs, limiting conditions and appropriate certifications.

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CTIMATED CITY VI	UNIFORM RESIDENTIAL APPRAISAL REPORT FILE NO. 40002909								
STIMATED SITE VALUE = \$ 20,000 Comments on Cost Approach (such as, source of cost estimated)									
ESTIMATED REPRO	DUCTION COST-NEW C	F IMPROVEMENTS:		site value, squa	re foot calculation	and for HUD, VA and	l estimate,   Emula the		
	1,450 Sq. Ft. @ \$	75.00 = \$	108.750	estimated remai	ning economic life	of the property):	rmna, ine		
SMT. 775	5q. Ft. @ \$:	20.00 =	15,500	COST DATA, IF IN	ICLUDED, HAS BEE	EN OBTAINED FROM THE	APPRAISER'S		
<u>INFINISHED THIRD (</u> Sarage/Carport	Sq. Ft. @ \$	=	5,000	INTERNAL DATA	BANK BASED ON L	OCAL CONSTRUCTION C	OSTS, AND		
	New		129.250	SUPPLEMENTED	AS NECESSARY B	Y NATIONAL COST PUBLI	CATIONS SUCH		
ess 80 Physic	al Functional Exte	mal Est. Remaining			AND SWIFT SERV	/ICE			
epreciation \$55,546		= \$		. "					
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As-is" Value of Site I	Improvements	= 5		3,000					
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······································	SUBJECT SUBJECT	COMPARABLE		COMPARABLE		COMPARABLE	NO. 3		
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sign and Appeal	2.5 STORY	1.5 STORY		1.5 STORY		1.5 STORY			
ality of Construction	AVERAGE	SIMILAR		SIMILAR		SIMILAR			
ndition .	1913 AVERAGE	1950 Shall AD	-2,000	1946	-2,000	1951	-2,000		
ove Grade	Total Borns Batte	SIMILAR Total Borns Batte		SIMILAR		SIMILAR			
om Count 15			3,000	Total Borns Batts 6 3 1.50		Total Borns Batta			
oss Living Area	1,450 Sq.Ft.	1,137 Sq.Ft.	4,700	6: 3: 1.50 1,258 Sq.Ft.	1,500 2,900	6 3 1.00	3,000		
sement & Finished	UNFINISHED	FINISHED	-5,000	UNFINISHED	2,900	1,137 Sq.Ft. FINISHED	4,700		
oms Below Grade	NONE	NONE		NONE		NONE	-5,000		
nctional Utility	UNFIN. 3RD FLOOR	AVERAGE	1.000	AVERAGE	1,000	AVERAGE	1,000		
ating/Cooling argy Efficient Items	H. WATR- NO CAC	FWA- CAC	-2,000	FWA- CAC	-2,600	FWA- CAC :	-2,000		
ada entreur i	AVERAGE OFF STREET	REPL WINDOWS	-1.500	REPL WINDOWS	1,500	REPL WINDOWS	-1,500		
rage/Carnort	Off Since:	1 CAR GARAGE	-2,000	1 CAR GARAGE	-2,000	1 CAR GARAGE	-2,000		
rage/Carport		י פתפרם				PORCH !			
rage/Carport ch, Patio, Deck, place(s), etc.	PORCH NONE	PORCH NONE		PATIO, DECK	- 1				
ch, Patio, Deck,	PORCH	NONE		NONE		NONE			
ch, Patio, Deck, place(s), etc. ice, Pool, etc.	PORCH NONE			NONE SIMILAR VALUE		SIMILAR VALUE			
ch, Patio, Deck, place(s), etc. ce, Pool, etc.  Adi. (total)	PORCH NONE NONE	NONE SIMILAR VALUE	6,845	NONE	2.100	SIMILAR VALUE SIMILAR	7 000		
ch, Patio, Deck, place(s), etc. ace, Pool, etc. Adj. (total) usted Sales Price	PORCH NONE NONE AVERAGE	NONE SIMILAR VALUE SIMILAR  + X - \$ Gross: 23.9%		NONE SIMILAR VALUE SIMILAR	2,100	SIMILAR VALUE	3,800		
ch, Patio, Deck, pplace(s), etc. pce, Pool, etc. Adj. (total) usted Sales Price	PORCH NONE NONE AVERAGE	NONE SIMILAR VALUE SIMILAR  + X - \$ Gross: 23.9% Net: -6.7% \$	94,655	NONE SIMILAR VALUE SIMILAR  +   X   -   \$  Gross: 15.4%  Net: -2.5%	81.400	SIMILAR VALUE SIMILAR  + X - \$ Gross: 22.4%			
ch, Patio, Deck, place(s), etc. place(s), etc. place(s), etc. Adj. (total) usted Sales Price comparable mments on Sales C	PORCH NONE NONE AVERAGE	NONE SIMILAR VALUE SIMILAR  + X - \$ Gross: 23.9%  Net: -6.7% \$	94,655	NONE SIMILAR VALUE SIMILAR  SI	81,4D0	SIMILAR VALUE	90,700		
ch, Patio, Deck, uplace(s), etc. uplace(s), etc. uplace(s), etc. Adj. (total) usted Sales Price comparable nments on Sales C SUECT, IT WAS NECK	PORCH NONE NONE AVERAGE  omparison (including the SSSARY TO EXPAND BC	NONE SIMILAR VALUE SIMILAR  +   X   -   \$ Gross: 23.9% Net: -6.7%   \$ es subject property's con	94,655 patibility to the n	NONE SIMILAR VALUE SIMILAR    +   X   -   5 Gress: 15.4% Net: -2.5% \$ signborhood, etc. ): □	81,400 UE TO THE LACK (	SIMILAR VALUE     SIMILAR     +	90,700 TO THE		
ch, Patio, Deck, uplace(s), etc. uce, Pool, etc.  Adj. (total) usted Sales Price comparable ments on Sales C SUECT, IT WAS NECE	PORCH NONE NONE AVERAGE  omparison (including the SSARY TO EXPAND BC	NONE SIMILAR VALUE SIMILAR  +   X   -   \$ Gross: 23.9% Net: -6.7% \$ Se subject property's com THE TIME FRAME AN THE LARGER THAM AVER	94.655   patibility to the n ID ARCHITECTURA	NONE SIMILAR VALUE SIMILAR    + (x) - \$ Gross: 15.4% Nat: -2.5% \$ sighborhood, etc. ): □ L STYLE OF SALES STU	81,400 UE TO THE LACK ( DIED. DUE TO TH	SIMILAR VALUE	90,700 TO THE SIMILAR TO		
ch, Patio, Deck, uplace(s), etc. uce, Pool, etc.  Adj. (total) usted Sales Price comparable ments on Sales C SUECT, IT WAS NECE	PORCH NONE NONE AVERAGE  omparison (including the SSARY TO EXPAND BC	NONE SIMILAR VALUE SIMILAR  +   X   -   \$ Gross: 23.9% Net: -6.7%   \$ es subject property's con	94.655   patibility to the n ID ARCHITECTURA	NONE SIMILAR VALUE SIMILAR    + (x) - \$ Gross: 15.4% Nat: -2.5% \$ sighborhood, etc. ): □ L STYLE OF SALES STU	81,400 UE TO THE LACK ( DIED. DUE TO TH	SIMILAR VALUE	90,700 TO THE SIMILAR TO		
ch, Patio, Deck, uplace(s), etc. uplace(s), etc. uplace(s), etc. uplace(s), etc. Adj. (total) usled Sales Price comparable moments on Sales C SUECT, IT WAS NEC SUBJECT, IT WAS SALES UTILIZED A	PORCH NONE NONE AVERAGE  omparison (including the SSARY TO EXPAND BC NECESSARY TO MAKE RE THE MOST RECENT	NONE SIMILAR VALUE SIMILAR  +   X   - \$ Gross: 23.9% Net: -6.7% \$ Se subject property's con THE TIME FRAME AN THE LARGER THAN AVER AND SIMILAR SALES AVA	94.655 npatibility to the n ID ARCHITECTURA AGE ADJUSTMEN ALABLE. DUE TO	NONE SIMILAR VALUE SIMILAR    + (x) - \$ Gross: 15.4% Nat: -2.5% \$ sighborhood, etc. ): □ L STYLE OF SALES STU	81,400 UE TO THE LACK ( DIED. DUE TO TH	SIMILAR VALUE	90,700 TO THE SIMILAR TO		
ch, Patio, Deck, place(s), etc. place(s), etc. poe, Pool, etc.  Adj. (total) usled Sales Price comparable comparable SUBJECT, IT WAS NECI SUBJECT, IT WAS SALES UTILIZED A	PORCH NONE NONE AVERAGE  omparison (including the SSARY TO EXPAND BC NECESSARY TO MAKE RE THE MOST RECENT	NONE SIMILAR VALUE SIMILAR  +   X   -   \$ Gross: 23.9% Net: -6.7% \$ Se subject property's con TH THE TIME FRAME AN THE LARGER THAN AVEF AND SIMILAR SALES AVA  COMPARABLE N	94.655  patibility to the n ID ARCHITECTURA RAGE ADJUSTMEN AILABLE. DUE TO	NONE SIMILAR VALUE SIMILAR    + (x) - \$ Gross: 15.4% Nat: -2.5% \$ sighborhood, etc. ): □ L STYLE OF SALES STU	81,400 UE TO THE LACK ( DIED. DUE TO THI RALL LARGER THA ION, A MID RANGE	SIMILAR VALUE SIMILAR	90,700 TO THE SIMILAR TO T FIGURES. APPROPRIATE		
ch, Patio, Deck, epiace(s), etc. epiace(s), etc. ece, Pool, etc. Adj. (total) usted Sales Price comparable comparable TEM e. Price and Data	PORCH NONE NONE AVERAGE  Omparison (including the SSARY TO EXPAND BO NECESSARY TO MAKE RE THE MOST RECENT  SUBJECT NONE KNOWN PER	NONE  SIMILAR VALUE  SIMILAR  +   X   -   \$  Gross: 23.9%  Net: -6.7% \$  Esubject property's cond  TH THE TIME FRAME AND  THE LARGER THAN AVER  AND SIMILAR SALES AVA  COMPARABLE NONE KNOWN	94.655  patibility to the m ID ARCHITECTURA RAGE ADJUSTMEN ALLABLE. DUE TO	NONE SIMILAR VALUE SIMILAR    +   X   -   5 Gress: 15.4% Net: -2.5% \$ eighborhood, etc. ): □ LISTYLE OF SALES STU THE SUBJECT'S CONDIT  COMPARABLE N NONE KNOWN	81,400 UE TO THE LACK ( DIED. DUE TO THI RALL LARGER THA ION, A MID RANGE	SIMILAR VALUE	90,700 I TO THE SIMILAR TO T FIGURES. APPROPRIATE		
ch, Patio, Deck, epiace(s), etc. epiace(s), etc. ece, Pool, etc. Adj. (total) usted Sales Price comparable mments on Sales C BJECT, IT WAS NEC! E SUBJECT, IT WAS E SALES UTILIZED A  FIEM e, Price and Data to for prior sales	PORCH NONE NONE AVERAGE  Omparison (including the SSARY TO EXPAND BO NECESSARY TO MAKE RETHE MOST RECENT  SUBJECT NONE KNOWN PER PUBLIC RECORD IN	NONE  SIMILAR VALUE  SIMILAR  +   X   -   \$  Gross: 23.9%  Net: -6.7%   \$  Be subject property's cond  THE TIME FRAME AND  THE LARGER THAN AVER  AND SIMILAR SALES AVA  COMPARABLE N  NONE KNOWN  PUBLIC RECOIL	94.655  patibility to the m ID ARCHITECTURA RAGE ADJUSTMEN ALLABLE. DUE TO  ALLABLE. DUE TO  ALLABLE RD IN  PER  RD IN	NONE SIMILAR VALUE SIMILAR  SIMILAR  + (x) - 5 Gress: 15.4% Net: -2.5% \$ eighborhood, etc.): D L STYLE OF SALES STU TS - RESULTING IN OVE THE SUBJECT'S CONDIT  COMPARABLE N NONE KNOWN PUBLIC RECO	81,400 UE TO THE LACK ( DIED. DUE TO THI RALL LARGER THA ION, A MID RANGE  IO. 2 I PER RD IN	SIMILAR VALUE  SIMILAR  SIMILA	90,700 I TO THE SIMILAR TO T FIGURES. APPROPRIATE O. 3 PER		
ch, Patio, Deck, place(s), etc. ce, Pool, etc. Adj. (total) usted Sales Price comparable nments on Sales C UECT, IT WAS NECE SUBJECT, IT WAS SALES UTILIZED A  TIEM 2, Price and Data to for prior sales in year of appraisal	PORCH NONE NONE AVERAGE  OMPARISON (Including the ESSARY TO EXPAND BC NECESSARY TO MAKE RE THE MOST RECENT  SUBJECT NONE KNOWN PER PUBLIC RECORD IN LAST 3 YEARS	NONE SIMILAR VALUE SIMILAR  + X - \$ Gross: 23.9% Net: -6.7% \$ se subject property's com I'H THE TIME FRAME AN I'HE LARGER THAN AVEF AND SIMILAR SALES AVA  COMPARABLE N NONE KNOWN PUBLIC RECOIL LAST 3 YEA	94.655  patibility to the n ID ARCHITECTURA AGE ADJUSTMEN ALLABLE. DUE TO  IO. 1  I PER RD IN RS	NONE SIMILAR VALUE SIMILAR    +   X   -   \$ Gross: 15.4% Net: -2.5%	81,400 UE TO THE LACK ( DIED. DUE TO THI RALL LARGER THA ION, A MID RANGE	SIMILAR VALUE  SIMILAR  SIMILA	90,700 I TO THE SIMILAR TO T FIGURES. APPROPRIATE O. 3 I PER RD IN		
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ch, Patio, Deck, place(s), etc. ice, Pool, etc. Adi, (total) usted Sales Price comparable mments on Sales C UECT, IT WAS NECE SUBJECT, IT WAS E SALES UTILIZED A  TTEM c, Price and Data to tor prior sales in year of appraisal ysis of any current a	PORCH NONE NONE NONE AVERAGE  Omparison (including the ESSARY TO EXPAND BC NECESSARY TO MAKE RE THE MOST RECENT  SUBJECT NONE KNOWN PER PUBLIC RECORD IN LAST 3 YEARS greement of sale, option,	NONE SIMILAR VALUE SIMILAR  + X - \$ Gross: 23.9% Net: -6.7% \$ se subject property's com I'H THE TIME FRAME AN I'HE LARGER THAN AVEF AND SIMILAR SALES AVA  COMPARABLE N NONE KNOWN PUBLIC RECOIL LAST 3 YEA	94.655  Apatibility to the n ID ARCHITECTURA  AAGE ADJUSTMEN ALLABLE. DUE TO  IO. 1 I PER RD IN RS	NONE SIMILAR VALUE SIMILAR    +   X   -   \$ Gross: 15.4% Nat: -2.5%	81,400 UE TO THE LACK ( DIED. DUE TO THI RALL LARGER THA ION, A MID RANGE	SIMILAR VALUE  SIMILAR  SIMILA	90,700 I TO THE SIMILAR TO T FIGURES. APPROPRIATE O. 3 I PER RD IN		
ch, Patio, Deck, place(s), etc.  Adi. (total)  Adi. (total	PORCH NONE NONE NONE AVERAGE  OMPARISON (Including the ESSARY TO EXPAND BC NECESSARY TO MAKE HE THE MOST RECENT  SUBJECT NONE KNOWN PER PUBLIC RECORD IN LAST 3 YEARS GREENERS OF THE SUBJECT HAS NOT IN ESUBJECT HAS NOT IN ESUBJECT HAS NOT IN SUBJECT HAS NOT IN	NONE  SIMILAR VALUE  SIMILAR  +   X   -   \$  Gross: 23.9%  Net: -6.7%   \$  se subject property's cond  TH THE TIME FRAME AN  THE LARGER THAN AVEF  AND SIMILAR SALES AVA  COMPARABLE N  NONE KNOWN  PUBLIC RECOL  LAST 3 YEA  or listing of the subject pr  TRANSFERRED WITHIN	94.655  Inpatibility to the in ID ARCHITECTURA AGE ADJUSTMEN ALLABLE. DUE TO  ALLABLE. DUE TO  ALLABLE DUE TO	NONE SIMILAR VALUE SIMILAR    +   X   -   \$ Gross: 15.4% Nat: -2.5%	81,400 UE TO THE LACK ( DIED. DUE TO THI RALL LARGER THA ION, A MID RANGE	SIMILAR VALUE SIMILAR  SIMILAR	90,700 R TO THE SIMILAR TO T FIGURES. APPROPRIATE  O. 3 PER RD IN RS f appraisal:		
ch, Patio, Deck, place(s), etc.  Adi. (total)  Adi. (total	PORCH NONE NONE NONE AVERAGE  OMPARISON (Including the ESSARY TO EXPAND BC NECESSARY TO MAKE HE THE MOST RECENT  SUBJECT NONE KNOWN PER PUBLIC RECORD IN LAST 3 YEARS greement of sale, option, the SUBJECT HAS NOT  IY SALES COMPARIS (INCOME APPROACH	NONE  SIMILAR VALUE  SIMILAR  +   X   - \$  Gross: 23.9%  Net: -6.7%   \$  SE SUBJECT property's condition of the subject property of the subject proper	94.655  patibility to the n ID ARCHITECTURA AGE ADJUSTMEN ALLABLE. DUE TO  40. 1  I PER RD IN RS  operty and analysis THE PAST THREE	NONE SIMILAR VALUE SIMILAR  SIMILAR  1 + (x) - 5 Gress: 15.4% Net: -2.5% \$ eighborhood, etc.): □ LSTYLE OF SALES STU TS - RESULTING IN OVE THE SUBJECT'S CONDIT  COMPARABLE N  NONE KNOWN PUBLIC RECO LAST 3 YEA of any prior sales of subjections	81,400  UE TO THE LACK ( DIED. DUE TO THI RALL LARGER THA ION, A MID RANGE  HO. 2 I PER RD IN RS ct and comparables of	SIMILAR VALUE  SIMILAR  SIMILA	90,700 I TO THE SIMILAR TO T FIGURES. APPROPRIATE O. 3 PER RD IN RS f appraisal: 90,000		
ch, Patio, Deck, place(s), etc.  Adj. (total)  EALES Price  BALES UTILIZED A  TEM  B. Price and Data  are for prior sales  In year of appraisal  Adj. (total)	PORCH NONE NONE NONE AVERAGE  OMPARISON (Including the ESSARY TO EXPAND BOUNDED TO EXPAND BOUND	NONE  SIMILAR VALUE  SIMILAR  + X - \$  Gross: 23.9%  Net: -6.7% \$  se subject property's com  TH THE TIME FRAME AN  THE LARGER THAN AVEF  AND SIMILAR SALES AVA  COMPARABLE N  NONE KNOWN  PUBLIC RECO  LAST 3 YEA  or listing of the subject pr  TRANSFERRED WITHIN  SON APPROACH  if (Applicable) Estimated biect to the repairs, alteration	94.655  patibility to the n ID ARCHITECTURA AGE ADJUSTMEN ALLABLE. DUE TO  40. 1  I PER RD IN RS  operty and analysis THE PAST THREE	NONE SIMILAR VALUE SIMILAR  SI	81,400  UE TO THE LACK ( DIED. DUE TO THI RALL LARGER THA ON, A MID RANGE  IO. 2  I PER RD IN RS ct and comparables of an and comparables of an another comparable of	SIMILAR VALUE  SIMILAR  COMPARABLE NORE  LACK OF SALES MORE  IN NORMAL ADJUSTMEN  VALUE CONCLUSION IS  COMPARABLE N  NDNE KNOWN  PUBLIC RECOR  LAST 3 YEAR  WITHIN ONE YEAR OF the date of	90,700 R TO THE SIMILAR TO T FIGURES. APPROPRIATE.  O. 3 PER RD IN RS Cappraisal: 90,000 DT APPLICABLE		
ch, Patio, Deck, place(s), etc. see, Pool, etc. Adj. (total) usted Sales Price comparable ments on Sales C BJECT, IT WAS NEC: SUBJECT, IT WAS Frice and Data re for prior sales n year of appraisal lysis of any current a PUBLIC RECORD, 1 ICATED VALUE B CATED VALUE B CAT	PORCH NONE NONE NONE AVERAGE  OMPARISON (Including the ESSARY TO EXPAND BC NECESSARY TO MAKE RE THE MOST RECENT  SUBJECT NONE KNOWN PER PUBLIC RECORD IN LAST 3 YEARS greement of sale, option, the SUBJECT HAS NOT  IY SALES COMPARIS I'NCOME APPROACH X "as is" SU	NONE  SIMILAR VALUE  SIMILAR  I + X - \$  Gross: 23.9%  Net: -6.7% \$  se subject property's con  TH THE TIME FRAME AN  THE LARGER THAN AVEF  AND SIMILAR SALES AVA  COMPARABLE N  NONE KNOWN  PUBLIC RECOL  LAST 3 YEA  or listing of the subject pr  TRANSFERRED WITHIN  SON APPROACH  if (f Applicable) Estimated if (f Applicable) Estimated if the repairs, alteration  3.JECT HAS NO UNKNOW.	94.655  patibility to the n ID ARCHITECTURA AGE ADJUSTMEN ALLABLE. DUE TO	NONE SIMILAR VALUE SIMILAR    +   X   -   \$ Gross: 15.4% Net: -2.5%	81,400  UE TO THE LACK ( DIED. DUE TO THI RALL LARGER THA ON, A MID RANGE  IO. 2  I PER RD IN RS ct and comparables of an and comparables of an another comparable o	SIMILAR VALUE  SIMILAR  COMPARABLE NORE  COMPARABLE NORE  NONE KNOWN  PUBLIC RECORD  LAST 3 YEAR  Within one year of the date	90,700 R TO THE SIMILAR TO T FIGURES. APPROPRIATE.  O. 3 PER RD IN RS Cappraisal: 90,000 DT APPLICABLE		
ch, Patio, Deck, uplace(s), etc. uplace(s), et	PORCH NONE NONE NONE AVERAGE  OMPARISON (Including the ESSARY TO EXPAND BC NECESSARY TO MAKE RE THE MOST RECENT  SUBJECT NONE KNOWN PER PUBLIC RECORD IN LAST 3 YEARS greement of sale, option, THE SUBJECT HAS NOT  IY SALES COMPARIS (INCOME APPROACH IX SA'S IS" SUBJECT SIE  T IS ASSUMED THE SUBJECT SIE  DVERSELY AFFECT THE	NONE  SIMILAR VALUE  SIMILAR  + X - \$  Gross: 23.9%  Net: -6.7% \$  se subject property's com  ITH THE TIME FRAME AN  THE LARGER THAN AVEF  AND SIMILAR SALES AVA  COMPARABLE N  NONE KNOWN  PUBLIC RECOIL  LAST 3 YEA  or listing of the subject pr  TRANSFEHRED WITHIN  SON APPROACH  (If Applicable) Estimated I  bject to the repairs, alteration  BJECT HAS NO UNKNOW  E VALUE CO	94.655  patibility to the n ID ARCHITECTURA AGE ADJUSTMEN ALLABLE. DUE TO  IO. 1  I PER RD IN RS  operty and analysis THE PAST THREE  Market Rent \$ ns, inspections or co. N PROBLEMS WITH NICLUSION INCIL	NONE SIMILAR VALUE SIMILAR    +   X   -   \$ Gross: 15.4% Net: -2.5%	B1,400  UE TO THE LACK ( DIED. DUE TO THI RALL LARGER THA ION, A MID RANGE  OO. 2  I PER RD IN RS ct and comparables of and comparables of and comparables.  Fross Rent Multiplier  Subject to 6  E, WIRING, FURNI	SIMILAR VALUE  SIMILAR  SPECIAL SIMILAR  LACK OF SALES MORE  LACK OF SALES MORE  LACK OF SALES MORE  COMPARABLE N  NONE KNOWN  PUBLIC RECOR  LAST 3 YEAR  WATHIN ONE YEAR OF THE date of the sale of the sal	90,700 R TO THE SIMILAR TO T FIGURES. APPROPRIATE O. 3 I PER RD IN RS f appraisal: 90,000 DT APPLICABLE edifications. OLD, AND ANY		
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File No. 40002898

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the Appraiser's judgment.

### STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- 2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- 5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
- 6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- 7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- 8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
- The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
- 10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated ) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

File No. 40002898

### APPRAISERS CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
- 2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
- 3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
- 4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.
- 5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraisad value of the property.
- 6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
- 7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
- 8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
- 9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconcillation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 457 GREENWEL	L AVENUE, CINCINNATI, OH 45238
APPRAISER:	SUPERVISORY APPRAISER (only if required)
Signature: Name: PATRICK C. BERDING, ASA, SPA	Signature:
Date Signed: 05/17/2003	Name;
State Certification #, 382071	Date Signed:
or State License #:	State Certification #:
· · · · · · · · · · · · · · · · · · ·	or State License #:
State: OH	State;
Expiration Date of Certification or License: 10/03/2003	Expiration Date of Certification or License:
	Did Did Not Inspect Property

## **Operating Income Statement**

One- to Four-Family Investment Property and Two- to Fo	our-Family (	Owner-Occurried Pro	nertv	40000000	
467 GDEENING 1 AND AUG				40002898	
Street		OH State		5238	
General Instructions: This form is to be prepared jointly by the	loan anotica	-4 41	1 11 1	p Code	
				o unuerwriter. Ont cent marks	I NB I rant
and the responsibility for utility expenses. Rental figures must be	based on th	ie rent for an "unfur	rished" unit.	Site, markt	rent,
Currently Expiration Current	Rent	Market Rent			
Rented Date Per Mo			tility Expense	Paid	Paid
Unit No. 1 Yes X No MONTH TO MONTH \$	500 \$		lectricity ,	By Owner	By Tena
Unit No. 2 Yes No S	\$	G	as ,	⊢	X X
Unit No. 3 Yes No \$ Unit No. 4 Yes No \$	\$	F	uel Oil	Ħ	Ħ
Unit No. 4 Yes No \$	{	Fi	uel (Other)		Ĭ
<b>3</b>			ater/Sewer		
The applicant should complete all of the income and expense projections for the past two years (for new properties the applicant)	ections and		ash Removal .		
Income Statement and previous operating statements the applicament, and/or adjustments next to the applicant's figures (a.g., Applicative form instead of the applicant, the lender must provide to the anance premium, HOA dues, leasehold payments, subordinate finarexpenses of the subject property received from the applicant to susting applicant's/appraiser's projections and the appraiser's commer final adjustments that are necessary to more accurately reflect any (Real estate taxes and insurance on these types of properties are income should be based on current rents, but should not exceed me	projected inc cant provide int/Appraiser inppraiser the incing, and/oi jubstantiate to this concernity y income on y income of e included in	come and expenses mess must then be sent sent sent sent sent sent sent sen	to the appraince to the appraince is reterating stateme information a underwriter shall be un	of). This Oper ser for review, ained to coments, mortgage s to the income tould carefully re iter should make nable for the me	ating com- plete insur- e and review se any arket.
		. When there are no	current rents t	ecause the pro	perty
Annual Income and Expense Projection for Next 12 mo	nths		,	<del></del>	
·			·	A-01 1	<del>.</del>
Income (Do not include income for owner-occupied units)		By Applicant/Appraise	er	Adjustments Lender's Unde	
Gross Annual Rental (from unit(s) to be rented)	\$			S Centres S Office	H WITTEF
Other Income (include sources)	+		2,000	<del>-</del>	
Total Less Vacancy/Rent Loss Effective Cross Income.	. \$		6,000	s	
Effective Gross Income	·· -	30	0.00 ( 5%)		(%)
Expenses (Do not include expenses for owner-occupied units)	•		5,700	\$	
Electricity Gas Fuel Oil Fuel (Type- Water/Sewer Trash Removal Pest Control Other Taxes or Licenses	· · · · · · · · · · · · · · · · · · ·		500 100		
Cashai Labui					
etc., even though the applicant may not elect to contract for such services.			500		
Interior Paint/Decorating This includes the costs of contract labor and materials that are required to maintain the Interiors of the living units.  General Repairs/Maintenance			500		<u> </u>
rms includes the costs of contract labor and materials that are required to maintain the public corridors, stairways, roofs, mechanical systems, grounds, etc.			500		
Management Expenses These are the customary expenses that a professional management company would charge to manage the property.	;		Y OWNER		
Supplies This includes the costs of Items like light bulbs, janitorial supplies, etc.	<del></del>		Y OWNER	<u></u>	
otal Replacement Reserves - See Schedule on Pg. 2	·		438		
iscellaneous					
***************************************	· <del>-</del>				
······································	· ———				
				· <u> </u>	
					_
••••••	<del></del>				
tal Operating Expenses	\$		2.638 \$		

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C or	nlacom	ont.	Docomia	Schedule
110	highell		LESCI VE	JUILEUINE

Adequate replacement reserves must be calculate regardless of whether actual reserves are provided for on the owner's operating statements or are customary in the local market. This represents the total average yearly reserves. Generally, all equipment and components that have a remaining life of more than one year-push as refrigerators, the contract of the contra

Equipment	Replacement Cost	Remaining Life			By Applicant/ Appraiser		ender stments
Stoves/Ranges @\$	ea.	+ Yes x		linite −¢			
Refrigerators @\$	ea.	+ Yrs x		Unite -€		·	
Digital College (C) 2	· ea.	+ Yrs v		i loite −€		_	
UCDING Ma	88.	+ Yre v		llo∺e –€		-	
HW Heaters @\$	400.00 ea.	+ 15 Yrs. x		Units =\$	26.57	,	
HW Heaters @\$ Furnace(s) @\$ (Other) @\$	2,000.00 ea.	+ 20 Yrs. x	1	Linite =C	100.00	<b>}</b>	
(Other) @\$	ea.	+ Yrs. x		Units =\$ _	100.00	\$	
Roof@\$	3,000.00	+ <u>20</u> Yrs. x C	ne Bldg. =	\$_	150.00	<b>\$</b>	
Carpeting (Wall to Wall)		F	Remaining Life				
(Units) 161 Total	Sq. Yds. @\$1	0.00 Par Sa Val	10 v			_	
(Public Areas) Total	Sq. Yds. @ \$	Per Sq. Yd. +	Yrs. =	\$_ \$_	161.00	\$ \$	
Total Replacement Res	erves. (Enter on Pg	. 1)		5	437.67		
Operating Income Re		· · · · · · · · · · · · · · · · · · ·				Ψ	
\$Effective gross Incom	5,700.00 - \$ 1e Total O	2,638.00 perating Expenses	. =\$	3,06 rating Incom	12.00 +12= \$	nthly Operat	255 na Incomi
-nostre gross most							
_				<del>-</del>			
\$	255.17 - \$	183.33	=\$		1.84		
\$ Monthly Operating Inco	255.17 - \$ me Monthly	Housing Expenses	=\$ Net	Cash Flow	1.84	·	
\$Monthly Operating Inco	255.17 - \$ me Monthly	Housing Expenses	Net	Cash Flow	1.84	·	
\$ Monthly Operating Inco Note: Monthly Housing Ex age insurance premiums,	255.17 - \$ pme Monthly pense includes princ HOA dues, leasehol	Housing Expenses sipal and interest of d payments, and s	Net	Cash Flow	1.84	·	
Monthly Operating Inco Note: Monthly Housing Ex age insurance premiums, Inderwriter's instructions for 2  If Monthly Operations	255.17 - \$ Imme Monthly Ipense Includes princ HOA dues, leasehol R-4 Family Owner-Occup Ing Income is a posi 65/Fannie Mae For	Housing Expenses  cipal and interest of payments, and september of the properties  tive number enter	=\$Net on the mortgage, ubordinate finan	Cash Flow hazard inst	urance premiums, r	eal estate t	axes, mor
Monthly Operating Inco Note: Monthly Housing Ex age insurance premiums, If Monthly Operations Freddle Mac Form Illiability for qualifi	255.17 - \$ Imme Monthly Ipense Includes princ HOA dues, leasehol R-4 Family Owner-Occup Ing Income is a posi 65/Fannie Mae For	Housing Expenses cipal and interest of payments, and suppled Properties tive number, enterm 1003. If Month se-to-income ratio	Net  Net  n the mortgage, ubordinate finan  er as "Net Renta ly Operating Inc	Cash Flow hazard insi cing payme il income* come is a n	1.84 urance premiums, r nts.) in the "Gross Mont egative number, it	eal estate t hly income must be inc	section (luded as
Monthly Operating Inco Note: Monthly Housing Ex age insurance premiums, Inderwriter's instructions for 2  If Monthly Operati Freddle Mac Form Iliability for qualifi  The borrower's mo for the subject pre	255.17 - \$ Imme Monthly Ipense Includes princ HOA dues, leasehol R-4 Family Owner-Occup Ing Income is a posi 65/Fannie Mae For cation purposes. Inthiy housing expense Income to the borro	Housing Expenses cipal and interest of payments, and spied Properties tive number, enterm 1003. If Month se-to-income ratio over's stable month.	Net  Net  n the mortgage, ubordinate finan  er as "Net Renta ly Operating Inc	Cash Flow hazard insi cing payme il income* come is a n	1.84 urance premiums, r nts.) in the "Gross Mont egative number, it	eal estate t hly income must be inc	section (luded as
Monthly Operating Inco Note: Monthly Housing Ex age insurance premiums, Inderwriter's instructions for 2  If Monthly Operations Freddle Mac Form Ilability for qualifi  The borrower's mo for the subject pre	255.17 - \$ Inne Monthly Ipense Includes princ HOA dues, leasehol P-4 Family Owner-Occup Ing Income is a posi 65/Fannie Mae For cation purposes. Inthly housing expensionerty to the borro	Housing Expenses cipal and interest of payments, and some pied Properties tive number, entern 1003. If Month piece-to-income ratio ower's stable montroperties	Net  Not the mortgage, subordinate finance as "Net Rentally Operating Incomes."	Cash Flow hazard insi cing payme il income* come is a n	urance premiums, r nts.) in the "Gross Mont egative number, it paring the total Mon	hly Income' must be Inc	section of
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Monthly Operating Inco Note: Monthly Housing Ex age insurance premiums, If Monthly Operati Freddle Mac Form Iliability for qualifi The borrower's mo for the subject pre If Net Cash Flow is Form 65/Fannie Ma purposes. The borrower's mo	255.17 - \$ Inne Monthly Ipense Includes princ HOA dues, leasehol P-4 Family Owner-Occup Ing Income is a posi 65/Fannie Mae For cation purposes. Inthly housing expensionerty to the borro	Housing Expenses cipal and interest of dipayments, and sipiled Properties tive number, enterm 1003. If Month secto-income ratio over's stable month over's stable month over sectors, enter as "Net Rest Cash Flow is a secto-income ratio over sectors."	Net  In the mortgage, subordinate finance as "Net Rentally Operating Income.  In this income.  In this income in the must be calculated income.	cash Flow hazard insicing payme I income come is a n ted by comp the "Gross ir, it must i	urance premiums, r nts.)  in the "Gross Mont legative number, it paring the total Mor Monthly Income" s be included as a li-	hiy income must be inc withly Housin ection of Fr ability for qu	axes, mod section duded as g Expens eddie Ma
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Freddie Mac Form 998 Aug 88

Underwriter Name

Underwriter Signature

PAGE 2 OF 2
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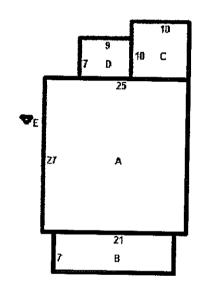
Fannie Mae Form 216 Aug 88

Date

#### **FLOORPLAN**

orrower:	MARTIN STEINBACH		File No.:	40002898		_
Property Address:	457 GREENWELL AVENUE		Case No.		<del></del>	-
City:	CINCINNATI	State:	ОН	Zip:	45238	
ender:	DELHITOW	NSHIP ADMINISTRATION			43230	-

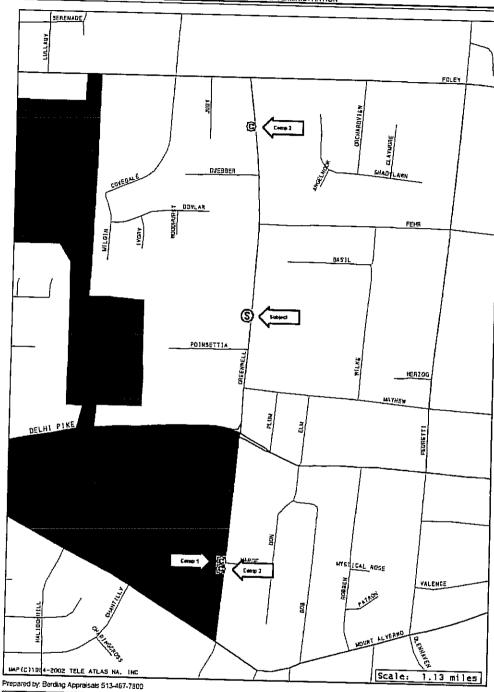






#### LOCATION MAP

		*** 31L/C\F	
Borrower:	MARTIN STEINBACH		
Property Address:		File No.:	40002898
City:	457 GREENWELL AVENUE	Case No.:	
Lender:	CINCINNATI	State: OH	Zip: 45238
Lenuel.	DELHI TOWNSI	HIP ADMINISTRATION	ZID:45238

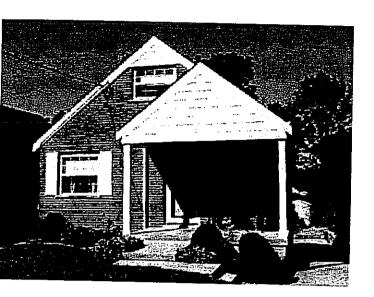


ID	Addre	28	Date	Price					
2	457	GREENWELL AV	A/K		RM	BR.	Bath	SaFt	Proximity
1	341	GREENWELL AV	04/02/2003	H/A	6	3	2	1450	0.00 HI
2	567	GREENWELL AV	03/25/2003	101500	6	3	1	1137	0.42 HIS
3	337	GREENWELL AV	10/30/2002	83500	6	3	1.5	1258	0.32 MI H
			10/30/2002	94500	6	3	1	1137	D.43 MT C



### COMPARABLE PROPERTY PHOTO ADDENDUM

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orrower:	MARTIN STEINBACH		11	· · · · · · · · · · · · · · · · · · ·		
operty Address:	457 GREENWELL AVENUE		File No.: 40002	2898		
ty:	CINCINNATI	State:	Case No.:			
nder:	DELHI TOWNSHIP A		OH	Zip:	45238	
	DEDIT TOTTINGNIF A	DMINISTRATION				



### COMPARABLE SALE #1

341 GREENWELL AVENUE CINCINNATI 45238 Sale Date: 04/02/2003 Sale Price: \$ 101,500



### COMPARABLE SALE #2

567 GREENWELL AVENUE CINCINNATI 45238 Sale Date: 03/25/2003 Sale Price: \$ 83,500



### COMPARABLE SALE #3

337 GREENWELL AVENUE CINCINNATI 45238 Sale Date: 10/30/2002 Sale Price: \$ 94,500



### SUBJECT PROPERTY PHOTO ADDENDUM

nrower:	MARTIN STEINBACH			<del></del>		
operty Address:	457 GREENWELL AVEN	IF.	File No.:	4000289B		
ty:	CINCINNATI	State:	Case No.:			
nder:	DELHI	TOWNSHIP ADMINISTRATION	OH	Zip:	45238	



## FRONT VIEW OF SUBJECT PROPERTY

Appraised Date; JUNE 13, 2003



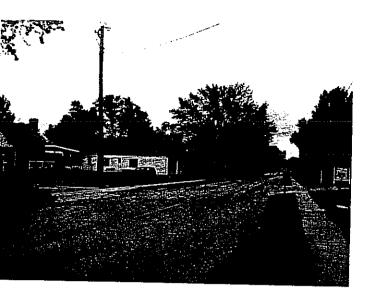
REAR VIEW OF SUBJECT PROPERTY



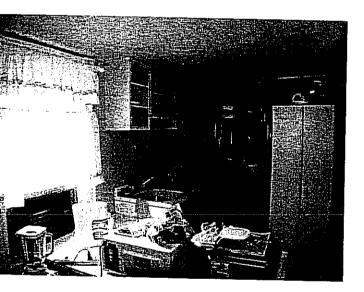
STREET SCENE



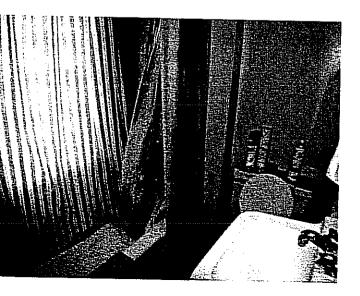
rrower:	MARTIN STEINBACH		Fil- M-			
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nder:	DELHI TOWNSHIP AD		On	Zip:	45238	



STREET SCENE FACING SOUTH



VIEW OF KITCHEN



VIEW OF BATH



## UNDERSTANDING THE RESIDENTIAL APPRAISAL

This appraisal has been prepared to secure your mortgage and as a means of supporting your property's market appeal. We make this study to assist your lender that if, for some unforeseen circumstance, they had to sell the property, another buyer would find it as appealing as you do. This is also why some of the features in the property may not translate directly into market value or why some design features have reduced the property value. This appraisal has been completed for loan collateral purposes only.

The market value is reported as of a specific date and may be affected by events occurring subsequent to that date.

## WHAT A RESIDENTIAL APPRAISAL IS NOT

A home inspection certifying the structural integrity of the house or its furnace or other mechanical components. We are not engineers or furnace technicians. If you are concerned about these items, we suggest a home inspection by a contractor.

A guarantee that your property will resell for the same or a higher price at any time in the future. While the long term (10-20 years) trend in home value is generally upward, no one can predict the future.

A guarantee that there are no title flaws in your property. Title insurance companies insure against these problems.

A guarantee that your property does not encroach on your neighbor's or that his or her property does not encroach on yours. You should examine your mortgage survey if you have a concern about this.

Receipt of this copy does not constitute a contract between you as the buyer or property owner and <u>Berding</u>

<u>Appraisals, Inc.</u> The Appraisal contract relationship is between <u>you</u> and your lender.

It is not an estimate of value based on the cost alone. While the cost can be an important consideration, actual market activity is the most valuable evidence of a home's appeal and marketability.

### WHAT AN APPRAISAL IS

It is an estimate of the property's appeal to the local housing market based on direct market comparisons and reproduction cost where applicable of other similar homes which have sold in the recent past. The availability of sales data varies, but we use the most up to date home sale information in the market to make the comparison.

It makes use of local cost data and national cost data to estimate the cost of your home if reproduced new.

It used a direct comparison, feature by feature, of the components of your home with those selling in the market. Garages, bathrooms, basements, age and condition all play a part in your home's value.

## APPRAISER DISCLOSURE STATEMENT

In compliance with Ohio Revised Code Section 4763.12 (C)

1.	Name of Appraiser Patrick C. Berding
2.	Class of Certification/Licensure: X Certified General Licensed Residential Temporary General Licensed
	Certification/Licensure Number: State of Ohio Certification #382071
3.	Scope: This report  X is within the scope of my Certification or License. is not within the scope of my Certification or License.
4.	Service Provided By:  Disinterested & Unbiased Third Party Interested & Biased Third Party Interested Third Party on Contingent Fee basis
5.	Signature of person preparing and reporting the appraisal
	This form must be included in conjunction with all appraisal assignments or specialized services performed by a state-certified or state-licensed real estate appraiser.

State of Ohio
Department of Commerce
Division of Real Estate
Appraiser Section
Cleveland (216) 787-3100



File No. 40002886

DELHI TOWNSHIP ADMINISTRATION 934 NEEB ROAD CINCINNATI, OH 45233

File Number: 40002886

In accordance with your request, I have personally inspected and appraised the real property at:

461 GREENWELL AVENUE CINCINNATI, OH 45238

The purpose of this appraisal is to estimate the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the estimated market value of the property as of JUNE 13, 2003

is:

#### \$50,000 FIFTY THOUSAND DOLLARS

The attached report contains the description, analysis and supportive data for the conclusions, final estimate of value, descriptive photographs, limiting conditions and appropriate certifications.

895 PONTIUS ROAD, CINCINNATI, OH 45233 513-467-7800 / FAX: 513-467-7806

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tiors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.):  HI IS LOCATED APPROXIMATELY SEVEN MILES FROM DOWNTOWN CINCINNATI. IT IS A RESIDENTIAL COMMUNITY, CONSISTING OF NEW TO MIDDLE AGE HOMES.																					
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		INJEADM DEC	IDENTIA:						
Jation Section	S. I torre	PINITUKM KES	INFNLIV	L APPRAISAL		File No. 40002886			
STIMATED SITE V	ALUE	= \$	10,000	Comments on	Cost Approach (s	such as, source of cos	t estimate.		
STIMATED REPRO	DUCTION COST-NEW O	F IMPROVEMENTS:		site value, squa	re foot calculation	and for HUD, VA and	FmHA, the		
Dwelling	594 Sq. Ft. @ \$	<u> 35.00</u> = <b>S</b>	56,430	estimated remai	ining economic life	of the property):			
SMT. 132	5q. Ft. @ \$2	25.00 =	3.300	COST DATA, IF IN	CLUDED. HAS RE	EN OBTAINED FROM THE	APPRAISSOIS		
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ocation	DELHI TOWNSHIP		<del> </del>	11/07/2002	<del> </del>	07/03/2002	:		
esehold/Fee Simple		DELHI TOWNSHIP		DELHI TOWNSHIP	!	DELHI TOWNSHIP	<u> </u>		
	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE	<u> </u>	FEE SIMPLE	1		
te	33.67 X 77- 0.06 AC	50 X 150- 0.17 AC	-2,00	0 0.20 ACRE	-2,000		-2.000		
BW	BUSY STREET	BUSY STREET		RESIDENTIAL	-2,000		-2,000		
sign and Appeal	1.5 STORY	1.5 STORY		1.5 STORY	-=,000		<del> </del>		
ality of Construction	AVERAGE	SIMILAFI		SIMILAR	<del> </del>	1 STORY			
0	1905	1940	-1,00		!	SIMILAR			
ndition	AVERAGE	SIMILAR	-1,00		-1,000	1961	-3,000		
ove Grade	·			SIMILAR	!	SIMILAR			
		Total Barns Baths		Total Botms Battes	-	Total Borne Batte			
om Count 15		5 3 1.00		5 2 1.00	j	5 3 1.00			
oss Living Area	594 Sq.Ft.	1,382 Sq.Ft.	-11,800		-6.700	1,026 Sq.Ft.	-6.500		
sement & Finished	132 SQ.FT.	FULL BSMT (	-2,000		-2,000				
oms Below Grade	UNFINISHED	UNFINISHED	2,300	UNFINISHED	-2,000	FULL BSMT	-2,000		
nctional Utility	UNFIN, 2ND FLOOR	AVERAGE	+ 000		<del> </del>	UNFINISHED			
ating/Cooling	FWA- NO CAC		1,000		1.000	AVERAGE	1,000		
ergy Efficient Items	AVERAGE	FWA-CAC			<u> </u>	FWA-CAC	-1,000		
rage/Carport		REPL. WINDOWS	-1,500		-1,500	REPL WINDOWS	-1,500		
	No Off Street Parking	1 CAR GARAGE	-3,000	1 CAR GARAGE	-3,000	DRIVEWAY	-1,000		
ch, Patio, Deck,	PORCH	PORCH		PORCH	1	PATID	1,000		
place(s), etc.	NONE	1 FIREPLACE	-1.000	NONE		NONE	ļ		
nce, Pool, etc.	FENCE	SIMILAR VALUE		SIMILAR VALUE		SIMILARI VALUE			
	AVERAGE	SIMILAR		SIMILAR					
Adj. (total)		+ x - :s	22,300			SIMILAR :			
usted Sales Price		Gross: 38.0%	22,300	1 1 1	17.200	[   +   X   -   S	16,000		
Comparable				Gross: 30.5%		Gross: 25,7%			
		Net: -34.8% \$	41,700	Net: -27.3% \$	45.800	Net: -22.9% \$	54.000		
mments on Sales (	Companison (including th	e subject property's com	patibility to the	neighborhood, etc. ): S	EE ATTACHED AD	DENOUM			
ПЕМ	SUBJECT	COMBABABA			<del></del>				
e, Price and Data		COMPARABLE N		COMPARABLE I		COMPARABLE N	0.3		
,	NONE KNOWN PER	NONE KNOWN		NONE KNOW!	N PER	NONE KNOWN			
rce for prior sales	PUBLIC RECORD IN	PUBLIC RECOR	NI OF	PUBLIC RECO	NI DRO		PUBLIC RECORD IN		
n year of appraisal	LAST 3 YEARS	LAST 3 YEAR	RS	IASTIVEA	100	LACTICAL			
lysis of any current a	agreement of sale, option.	or listing of the subject on	operty and analy	eidus to seles voire ves lo sis	or and commonshir-	LAST 3 YEA within one year of the date o	na .		
PUBLIC RECORD.	THE SUBJECT HAS NOT	THANSFERRED WITHIN 1	THE PACT THRE		and comparables	willin one year of the date o	r appraisal:		
		THE PERSON NAMED IN COLUMN 1	ANT TRIBE	e reana.	·				
ICATED VALUE	BY SALES COMPARIS	ON APPROACT							
CATED VALUE		OR AFFRUACH				<u> </u>	50,000		
ADDONIG - 1 !-	(U)	(If Applicable) Estimated I	Market Rent \$	N/A /Ma. x (	Gross Rent Multiplier	N/A = \$ NO	OT APPLICABLE		
appraisal is made	X "as is" sui	bject to the repairs, alteration	ns, inspections or o	ouditions listed below	muhinet te		·		
ations of Appraisal;	IT IS ASSUMED THE SUE	SJECT HAS NO UNKNOW!	N PROBLEMS WI	THITS STRUCTURE DOC	TE WILLIAM BURN		OLD AND AND		
Tel Control Control	AD ACTION TELL MILE CO. 1UE	- VALUE, INC. VALUE GO	NGLUSION INCL	UDES NO NON REALTY IT	THE THE PACE	HALLADY OFFICER	-7		
Reconciliation: THE	SALES COMPARISON A	PPROACH BEST HER FO	TS THANSACTU	ONS BETWEEN MACHINES	ICEACHE BURGES	JMMAHY REPORT. AND SELLERS AND IS GIV			
ATEST WEIGHT. TH	E COST APPR IS NOT AS	PRICARI E SINCE IT IC 1	DTIMES HERE	COLETA CONTROLED	AGENDLE BUYERS	AND SELLERS AND IS GIV	/EN THE		
RE ARE INSTIFETOR	AT RECENT & COURSE	ADJE LAND CALES	IT I VALLY IMPOS	SSIELE TO ESTIMATE A DE	<u>LFENDABLE DE</u> PR	DUE TO THE SUBJECTS	AGE PLUS		
	THE STATE OF STATE AND	MOLE LAND DALES, PINA	LLY. THERE IS I	NSUFFICIENT REATAL DA	はな てい かたがた へい か	COL			
haihose oi niez abbi	aisai is to estimate the ma	sket value of the real orop	erty that is the so	thing of this capact, based	on the shave	itions and the certification, o	ontingent		
mintend conditions, 9	IIO III MEL VEL VAIDE DEIRIDO	i mai are stated in the attach	ned Freddie Mac F	om 439/Eannie Mae Form 16	704D /Day-in-a-l	rane i			
E) 52 HWY IF I HE	MARKET VALUE, AS D	DEFINED, OF THE REAL	PROPERTY TI	AT IS THE SI ID JECT O	FTHISREPORT	SOE DELLEMOND	i		
ICH IS THE BATE	OF INSPECTION AND T	THE EFFECTIVE DATE (	OF THIS REPOR	TORES SOM	· ····································	US OF 06/13/2003			
RAISER:	(h)				TO (OLY 1/1"	*	1		
ature Jate	1112			JPERVISORY APPRAISE	EK (UNLY IF REQ	UIRED):			
	PATRICK C. BERDI	INC. ACA. CO.		nature		Did	Did Nat		
Report Signed 06/		ING, ASA, SRA	<u>Na</u>	ime		lnspe	ct Property		
			Da	te Report Signed					
Certification #	382071	Sta	te OH Sta	ate Certification #			State		
ate License #		Sta		State License #			State		
Form 70 6-83			PAGE 2 OF		•				
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PAGE 2 OF 2
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#### **ADDENDUM**

Borrower: MARTIN STEINBACH	File New 4000000
Property Address: 461 GREENWELL AVENUE	File No.: 40002886
City: CINCINNATI	Case No.:
Lender: DELHI TOWNSHIP ADMINISTRATION	State: OH Zip: 45238

#### Comments on Sales Comparison

DUE TO THE LACK OF SALES MORE SIMILAR TO THE SUBJECT, IT WAS NECESSARY TO EXPAND BOTH THE TIME FRAME AND ARCHITECTURAL STYLE OF SALES STUDIED.

THE SUBJECT IS A UNIQUE PROPERTY. IT'S UNIQUE FEATURES INCLUDE:

- THE SUBJECT IS ON A SMALL LOT 33.67 X 77
- THE SUBJECT FACES A BUSY STREET
- THE SUBJECT IS AN OLDER HOUSE BUILT IN 1905
- THE SUBJECT ONLY HAS 1 BEDROOM
- THE SUBJECT IS SMALL AT ONLY 594 SQUARE FEET
- THE SUBJECT HAS AN UNFINISHED 2ND FLOOR
- THE SUBJECT HAS A FWA FURNACE AND NO CAC
- THE SUBJECT HAS NO GARAGE AND NO DRIVEWAY FOR OFF STREET PARKING ON THIS BUSY STREET

MLS AND PACE RECORDS WERE RESEARCHED IN DELHI TOWNSHIP FOR THE PAST YEAR AND FOUND NO SALES WHICH SHARE ALL OF THE SUBJECT'S UNIQUE FEATURES. THEREFORE, A VARIETY OF SALES WERE STUDIED TO ASCERTAIN THE SUBJECT PROPERTY'S VALUE.

DUE TO THE LACK OF SALES MORE SIMILAR TO THE SUBJECT, IT WAS NECESSARY TO MAKE THE LARGER THAN AVERAGE ADJUSTMENTS - RESULTING IN OVERALL LARGER THAN NORMAL ADJUSTMENT FIGURES. THE SALES UTILIZED ARE THE MOST RECENT AND SIMILAR SALES AVAILABLE.

DUE TO THE SUBJECT'S CONDITION AND AMENITIES, A MID RANGE VALUE CONCLUSION IS APPROPRIATE. DUE TO THE SUBJECT'S AGE, GREATEST WEIGHT IS GIVEN TO THE MARKET APPROACH.

File No. 40002886

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the Appraiser's judgment.

# STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- 2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- 5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
- 6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- 7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- 8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
- The appraisar has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
- 10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated ) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

File No. 40002886

# APPRAISERS CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
- 2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowledgy withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
- 3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
- 4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.
- I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
- 6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
- 7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
- 8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
- 9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED:	461 GREENWELL AVENUE, CINCINNATI, OH. 45238
APPRAISER:	SUPERVISORY APPRAISER (only if required)
Signature: Name: PATRICK C. BERDING, ASA SECTION OF SIgned: 06/17/2003 State Certification #: 382071 or State License #: State: OH Expiration Date of Certification or License: 10/03/2003	Signature: Name: Date Signed: State Certification #: or State License #: State: Expiration Date of Certification or License: Did Did Not Inspect Property

# **Operating Income Statement**

One- to Four-Family Investment Property and	d Two- to Four-Family	Owner-Occupied P	roperty	40002886	
Property Address 461 GREENWELL AVENUE					
Street	CINCINNATI Citv	OH State	-	15238 Sp Code	
General Instructions: This form is to be prepared joi applicant must complete the following schedule indicat and the responsibility for utility expenses. Rental figur	ntly by the loan applic	ant, the appraiser,	and the lender	'n undnessitee '	The t rent,
Currently Expiration					
Rented Date	Current Rent Per Month	Market Rent Per Month	I salita. F	Pald	Paid
Unit No. 1 Yes X No MONTH TO MONTH S	350 \$	i ea (violiti)	Utility Expense Electricity	By Owner	By Tena
Unit No. 2 Yes No	<u> </u>		Gas	:::::∺	(X) (X)
Unit No. 3 Yes No \$	\$		Fuel Oil , , ,	□	
Unit No. 4 Yes No \$		· · · · · · · · · · · · · · · · · · ·	Fuel (Other)	🔲	
· 			Water/Sewer Trash Removal		$\vdash$
The applicant should complete all of the income and existements for the past two years (for new properties the income Statement and previous operating statement ment, and/or adjustments next to the applicant's figures (the form instead of the applicant, the lender must provious operation, HOA dues, leasehold payments, subor expenses of the subject property received from the applicant's/appraiser's projections and the appraise final adjustments that are necessary to more accurately (Real estate taxes and insurance on these types of prolocome should be based on current rents, but should not be appropriated to the proposed new or current trents, but should not be appropriated to the proposed new or current trents.	applicant's projected in the applicant provide s.g., Applicant/Appraise ide to the appraiser the idinate financing, and/ plicant to substantlate ear's comments concerry y reflect any income of poperties are included on avceed market contents.	ites must then be seen 288/300). If the a see af 288/300). If the a see aforementioned of for any other relevant the projections. The ning those projection or expense items that in PLTI and not call	must be provident to the appraiser is represented in the appraiser is represented in the appraisance underwriter sons. The underwiter appear unreas	led). This Oper alser for review, teined to com nents, mortgage as to the incom should carefully r writer should mak onable for the m	com- plete insur- e and review ke any arket.
is proposed, new, or currently vacant, market rents sho Annual Income and Expense Projection for Ne	uld be used.		<del></del>		
				Adjustments	bv
Income (Do not include income for owner-occupied units) Gross Annual Rental (from unit(s) to be rented)		By Applicant/Appra	alser	Lender's Unde	
Other Income (include sources)			4,200	\$	
10(3)	5		4,200	<u> </u>	
Less vacancy/Rent Loss			210.00 ( 5%)	-	( %)
Effective Grass Income	\$		3,990	\$	
Expenses (Do not include expenses for owner-occupied units)  Electricity Gas Fuel Oil Fuel (Type-					<u>-</u>
Water/Sewer Trash Removal			300		
rest Control			400		
Cules Taxes or Licenses			100		
Casual Labor This includes the costs for public area cleaning, sno etc., even though the applicant may not elect to cor such services.	w removal.		300		
Interior Paint/Decorating  This includes the costs of contract labor and material required to maintain the interiors of the living units.	als that are		300	<u></u>	
General Repairs/Maintenance This includes the costs of contract labor and material required to maintain the public corridors, stairways, mechanical systems, grounds, etc.	als that are				<del></del>
Management Expenses  These are the customary expenses that a profession ment company would charge to manage the property	nai manage- v.		BY OWNER		
Supplies  This includes the costs of items like light bulbs, janit supplies, etc.	torial		BY OWNER		
Total Replacement Reserves - See Schedule on Pg. 2			343		
Viscellaneous					
***************************************					
				<u></u> .	
					<del></del>
•	-				
		<del></del>	<del></del>		<del></del>
otal Operating Expenses	•				
	\$		1,643	s	

Replacement.	Pacarica	Cabadula

Adequate replacement reserves must be calculate regardless of whether actual reserves are provided for on the owner's operating statements or are customary in the local market. This represents the total average yearly reserves. Generally, all equipment and comrs,

	Replacement Cost	Remaining Life			By Applicant/ Appraiser	Lender Adjustments
Stoves/Ranges @\$ Refrigerators @\$	8	a.+ Yrs v		l 1=3= =¢		-
Refrigerators @\$ Dishwashers @\$	e	a.+ Yrs. x		Units =\$ _		§
Dishwashers @\$ A/C Units @\$	e	a.+ Yrs. x		Units =\$ _		<u> </u>
A/C Units @\$ C. Washer/Dryers @\$ HW Heaters @\$	e	a.+ Yrs. x		Units =\$		<u> </u>
C. Washer/Dryers @\$	e	a.+ Yrs. x		Units =\$		₹
HW Heaters @\$ Furnace(s) @\$	400.00 e	a.+ <u>15</u> Yrs. x	1	Units =\$ _	26.67	:
Furnace(s) @\$ (Other) @\$	2,000.00 e	a.+ <u>20</u> Yrs. x	1	Units =\$	100.00	š
Other) @\$	e	a.+ Yrs. x		Units =\$ _		
Roof @\$	3,000.00	+ <u>20</u> Yrs. x O	ne Bldg. =		150,00	
Carpeting (Wall to Wall)		R	emaining			
Inite)   CC T-1-1 e	- W		Life			
Units) <u>66</u> Total S Public Areas) Total S	sq. yds. @ \$ 6q. Yds. @ \$	10.00 Per Sq. Yd. + Per Sq. Yd. +	<u>10</u> Yrs. = Yrs. =			
otal Replacement Rese				-	342.67	
Operating Income Rec	onciliation			·		
\$ a	,990.00 -\$	1,643.00	=\$		700 + 12- #	<del></del>
Effective gross income	Total	Operating Expenses	Ope	rating Incom	7.00 +12= \$ Mon	195. thly Operating Income
\$	105 5R _ C	108.33	_			
Monthly Operating Incor	TO Month	ly Housing Expenses		8 Cash Flow	<u>7.25</u>	
lote: Monthly Housing Exp age insurance premiums, I	ense includes prid HOA dues, leaseh	ncipal and interest or old payments, and si	n the mortgage, Joordinate finan	hazard insi	Irance premiums, rea	al estate taxes, mo
nderwriter's instructions for 2-			-			
If Monthly Operatin	a income is a no	sitive number ante-	r as "Net Renta	l Income" i	n the "Gross Monthl	
		orm 1003. If Month!	y Operating Inc	ome is a n	egative number, it m	y Income* section ( ust be included as
liability for qualific  The borrower's mon	ation purposes. thly housing exper	nse-to-income ratio	y Operating Inc	ome is a n	egative number, it m	ust be included as
The borrower's mon for the subject pro	ation purposes. thly housing exper perty to the born	nse-to-income ratio ; ower's stable mont	y Operating Inc	ome is a n	egative number, it m	ust be included as a
The borrower's mon for the subject proderwriter's instructions for 1-     If Net Cash Flow is	ation purposes. thly housing exper perty to the born framily investment a positive numbe	nse-to-income ratio rower's stable mont Properties	must be calculated income.	ed by comp	egative number, it m	ust be included as
I liability for qualific  The borrower's mon for the subject productions for 1—  If Net Cash Flow is Form 65/Fannie Marpurposes.  The borrower's mon	ation purposes. thly housing exper perty to the born framily investment a positive numbe Form 1003. If N thly housing exper	nse-to-income ratio ( rower's stable mont  Properties  r, enter as *Net Re et Cash Flow is a n	must be calculated by income.  Intal Income* Income* Income income.	ed by comp the "Gross	egative number, it m aring the total Monti  Monthly Income* sec e included as a liab	ust be included as  Ny Housing Expensi  Stion of Freddie Mar  illity for qualification
I liability for qualific  The borrower's mon for the subject productions for 1—  If Net Cash Flow is Form 65/Fannie Marpurposes.  The borrower's mon for the borrower's pr	ation purposes. thly housing exper perty to the born framily investment a positive numbe Form 1003. If N thly housing expen	nse-to-income ratio rower's stable mont Properties r, enter as *Net Re et Cash Flow is a n nse-to-income ratio ro	must be calculated the second of the second	ed by comp the "Gross	egative number, it m aring the total Monti  Monthly Income* sec e included as a liab	ust be included as  Ny Housing Expensi  Stion of Freddie Mar  illity for qualification
I liability for qualific  The borrower's mon for the subject productions for 1—  If Net Cash Flow is Form 65/Fannie Marpurposes.  The borrower's mon for the borrower's proraiser's Comments (including NTHLY HOUSING EXPENSE TO I	ation purposes. thly housing experperty to the born framily investment a positive numbe Form 1003. If N thly housing experimary residence sources for data and ra	nse-to-income ratio in ower's stable mont properties  r, enter as "Net Reset Cash Flow is a managed to the borrower tionale for the projections, ended in this makes."	must be calculated the income.  Intal Income* Incegative number the calculated is stable mont.	ed by comp the "Gross r, it must b	egative number, it m aring the total Month Monthly Income" sec e included as a liab aring the total month	ust be included as  Ny Housing Expens  Stion of Freddie Man  Hilly for qualification  Ny housing expense
I liability for qualific  The borrower's mon for the subject productions for 1—  If Net Cash Flow is Form 65/Fannie Marpurposes.  The borrower's mon for the borrower's pr	ation purposes. thly housing experperty to the born framily investment a positive numbe Form 1003. If N thly housing experimary residence sources for data and ra	nse-to-income ratio in ower's stable mont properties  r, enter as "Net Reset Cash Flow is a managed to the borrower tionale for the projections, ended in this makes."	must be calculated the income.  Intal Income* Incegative number the calculated is stable mont.	ed by comp the "Gross r, it must b	egative number, it m aring the total Month Monthly Income" sec e included as a liab aring the total month	ust be included as  Ny Housing Expens  Stion of Freddie Man  Hilly for qualification  Ny housing expense
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reddie Mac orm 998 Aug 88

Underwriter Name

Underwriter Signature

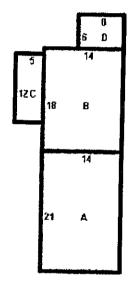
PAGE 2 OF 2 and Deptal Solutions schwire, 800.234 6177 www.polarpolarina.com Berding Appraisals, Inc.

Date

#### FLOORPLAN

Property Address: File No.: 40002896			
Property Address: 40002886	Borrower:	MARTIN STEINBACH	Cla No.
	Property Address:		
City:	City:		Case No.:
Lender: CINCINNATI State: OH Zip: 45238  DELHI TOWNSHIP ADMINISTRATION	Lender:		ZIP, 43230

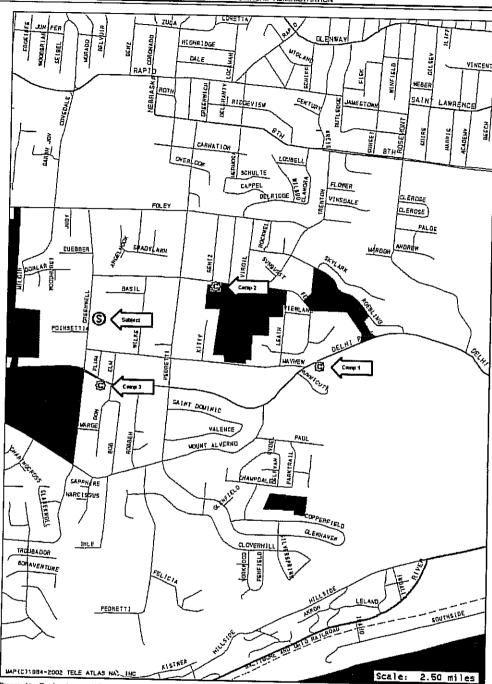
A) 294H\* 15FR/8 B) 252H\* 15FR/5 C) 606\* PR1 D) 48H\* 15FR/5





#### **LOCATION MAP**

Borrower:	MARTIN STEINBACH	Fig. No.	_
Property Address:	461 GREENWELL AVENUE	File No.: 40002886	1
City:	CINCINNATI	Case No.; State: OH Zin: 45000	
Lender:		State: OH Zip: 45238	1



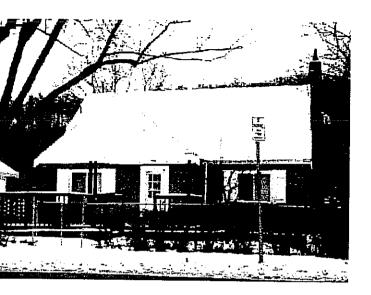
Prepared by	Berdina	Appraisals	513-467-7800	

ID Address Date Price RM DR Bart Com	
To the state of th	
S 461 GREENWELL AV N/A N/A 3 1 1 594 0.00 HT	
1 1445 DELHI PIKE 03/31/3000 E	-
7 490 mmm _ 1362 U.84 MT	E
2 4437 377 377 377 377 377 377 377 377 37	ERE
3 4411 DELHI FIKE 07/03/2002 70000 5 3 1 1026 0.25 HI	



# **COMPARABLE PROPERTY PHOTO ADDENDUM**

			- 4			
rrower:	MARTIN STEINBACH	· · · · · · · · · · · · · · · · · · ·	File No.:	40002886		
perty Address:	461 GREENWELL AVENUE		Case No.:			
у:	CINCINNATI	State:	OH	Zin:	45238	
nder:	DELHI TO	WASHIP ADMINISTRATION			40200	



# COMPARABLE SALE #1

1049 DELHI PIKE CINCINNATI 45204 Sale Date: 03/31/2003 Sale Price: \$ 64,000



# **COMPARABLE SALE #2**

4724 FEHR ROAD CINCINNATI 45238 Sale Date: 11/07/2002 Sale Price: \$ 63,000



#### **COMPARABLE SALE #3**

4411 DELHI PIKE CINCINNATI 45238 Sale Date: 07/03/2002 Sale Price: \$ 70,000



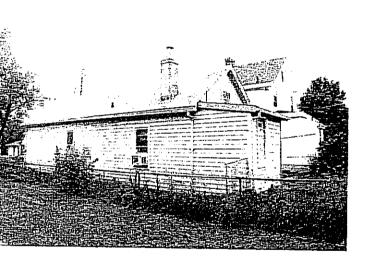
# SUBJECT PROPERTY PHOTO ADDENDUM

orrower:	MARTIN STEINBACH	······································	File No.:	40002886		
operty Address:	461 GREENWELL AVENUE		Case No.:	40002000		
ty:	CINCINNATI	State:	OH OH	Zip:	Arnon	
nder:	DELHI TOV	VNSHIP ADMINISTRATION		<u> </u>	45238	



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: JUNE 13, 2003



# REAR VIEW OF SUBJECT PROPERTY



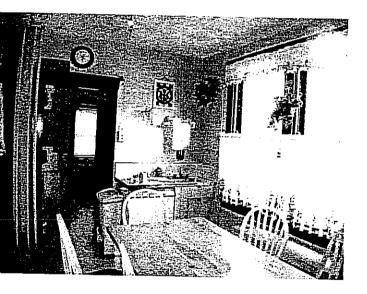
# STREET SCENE



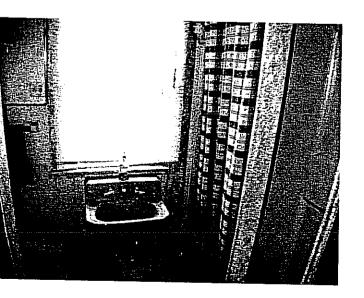
orrower:	MARTIN STEINBACH		F21 4.1			
operty Address:	461 GREENWELL AVENUE			40002886		
ly:	CINCINNATI	01-1	Case No.:			Ξ,
ender:		State:	OH	Zip:	45238	_
	UELHI TOWN	SHIP ADMINISTRATION				_



STREET SCENE FACING SOUTH



VIEW OF KITCHEN



VIEW OF FIRST FLOOR BATH



orrower:	MARTIN STEINBACH		File No.: 4			
operty Address:	461 GREENWELL AVENUE			40002886		
ty:	CINCINNATI	State:	Case No.:	71		
nder:	DELHIT	OWNSHIP ADMINISTRATION	OH		45238	
1		ADMINISTRATION				



VIEW OF 2ND FLOOR BATH



# UNDERSTANDING THE RESIDENTIAL APPRAISAL

This appraisal has been prepared to secure your mortgage and as a means of supporting your property's market appeal. We make this study to assist your lender that if, for some unforeseen circumstance, they had to sell the property, another buyer would find it as appealing as you do. This is also why some of the features in the property may not translate directly into market value or why some design features have reduced the property value. This appraisal has been completed for loan collateral purposes only.

The market value is reported as of a specific date and may be affected by events occurring subsequent to that date.

# WHAT A RESIDENTIAL APPRAISAL IS NOT

A home inspection certifying the structural integrity of the house or its furnace or other mechanical components. We are not engineers or furnace technicians. If you are concerned about these items, we suggest a home inspection by a contractor.

A guarantee that your property will resell for the same or a higher price at any time in the future. While the long term (10-20 years) trend in home value is generally upward, no one can predict the future.

A guarantee that there are no title flaws in your property. Title insurance companies insure against these problems.

A guarantee that your property does not encroach on your neighbor's or that his or her property does not encroach on yours. You should examine your mortgage survey if you have a concern about this.

Receipt of this copy does not constitute a contract between you as the buyer or property owner and <u>Berding</u> <u>Appraisals, Inc.</u> The Appraisal contract relationship is between <u>you</u> and your lender.

It is not an estimate of value based on the cost alone. While the cost can be an important consideration, actual market activity is the most valuable evidence of a home's appeal and marketability.

# WHAT AN APPRAISAL IS

It is an estimate of the property's appeal to the local housing market based on direct market comparisons and reproduction cost where applicable of other similar homes which have sold in the recent past. The availability of sales data varies, but we use the most up to date home sale information in the market to make the comparison.

It makes use of local cost data and national cost data to estimate the cost of your home if reproduced new.

It used a direct comparison, feature by feature, of the components of your home with those selling in the market. Garages, bathrooms, basements, age and condition all play a part in your home's value.

# APPRAISER DISCLOSURE STATEMENT

In compliance with Ohio Revised Code Section 4763.12 (C)

1.	Name of Appraiser	Patrick C. Berding
2.	Class of Certification/Licensure:	XCertified GeneralLicensed ResidentialTemporaryGeneralLicensed
	Certification/Licensure Number:	State of Ohio Certification #382071
3.		is within the scope of my Certification or License. is not within the scope of my Certification or License.
4.	Service Provided By: X	Disinterested & Unbiased Third Party Interested & Biased Third Party Interested Third Party on Contingent Fee basis
5.	Signature of person preparing and	reporting the appraisal
	This form must be included in specialized services performe tate appraiser.	a conjunction with all appraisal assignments or ed by a state-certified or state-licensed real es-

State of Ohio
Department of Commerce
Division of Real Estate
Appraiser Section
Cleveland (216) 787-3100

Maps,

**Drawings** 

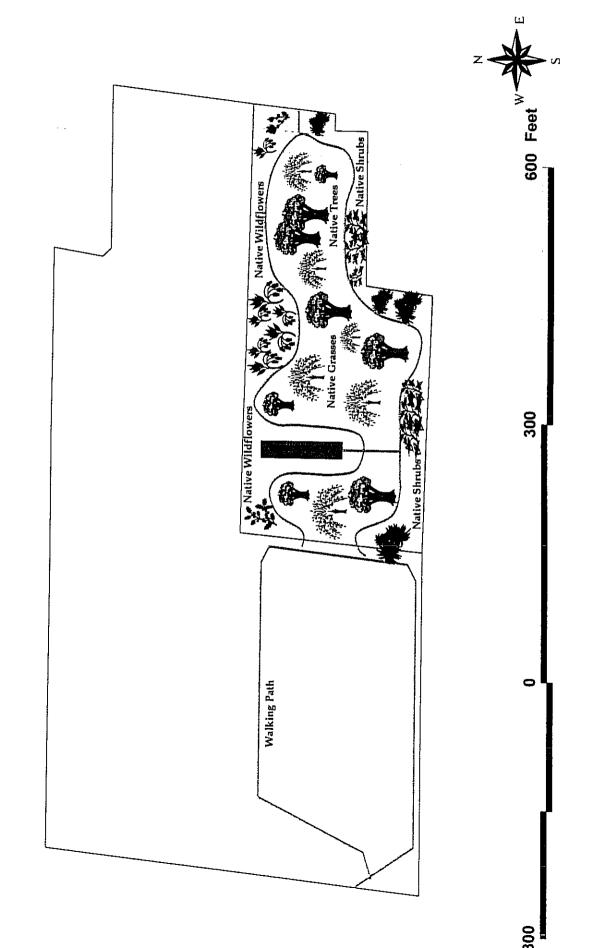
And

**Property** 

**Descriptions** 

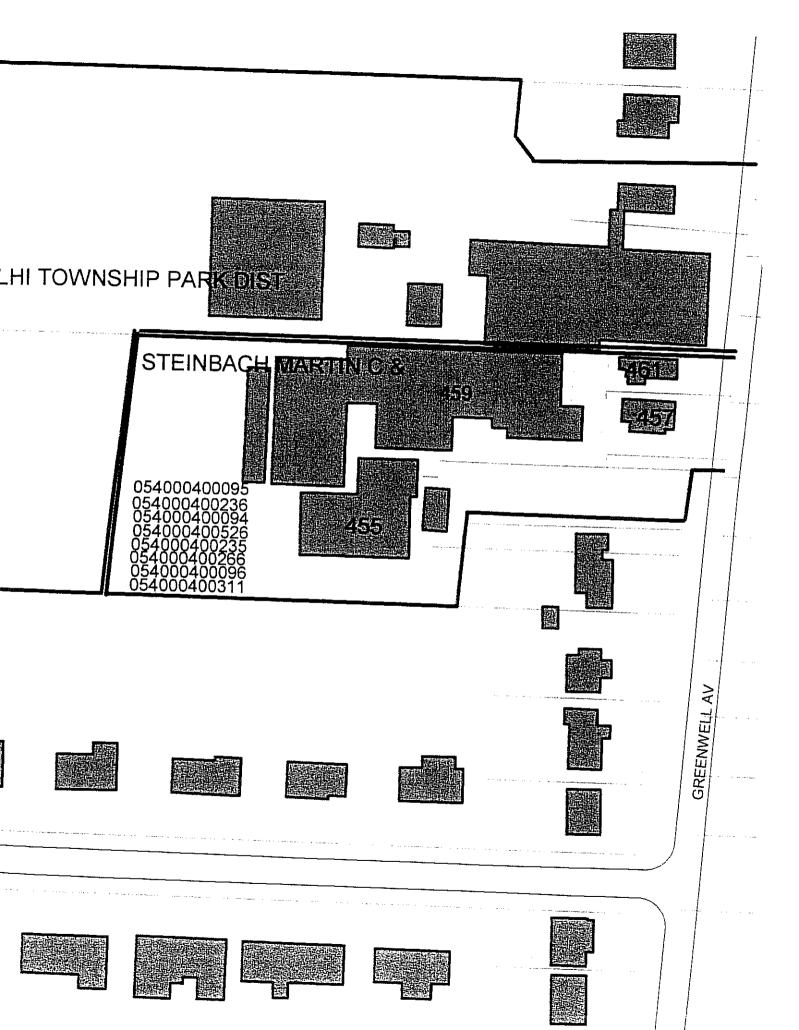
# LOCATION MAP 0.8 Miles

# **Greenwell Property Reforestation**











# Summary

11 11 11 -/ -/

# Parcel Info

Summary - Printable Tab Residential Levy Info Improvements Commercial Similar Sales Transfer Value History **Payments** Image Мар

Parcel ID Address 540-0040-0526-4422 CARNATION AV 00

Index Order Card Owner 1 of 1

Tax Dist

162 DELHI TWP-OAK HILLS Year Built LSD-0330

**Total Rooms** 

0

School Dist

0016 OAK HILLS LOCAL SCH # of Bedrooms 0

Full Bathrooms

LAND

400 VACANT COMMERCIAL

Half Bathrooms

Finished Square

Ft.

Land Use

0

Acres

0.029

Neighborhood

# Search By

Parcel ID Owner Street Address Sales Map

Property Report

# **Property Information GREENWELL AVE 12 X** 107 PT LOT 3 B GREENWELL SUB

**ABATEMENT** 

# **Owner Information** Call 946-4015 if Incorrect

DIANNA M 4422 CARNATION AVE CINCINNATI OH 45238

# Tax Bill Mail Addr Call 946-4800 if Incorrect

STEINBACH MARTIN C & STEINBACH MARTIN C & DIANNA M 4422 CARNATION AVE

CINCINNATI OH 45238

# Site Functions

Property Search On-Line Help Comments Home Auditor's Home

<b>Board of Revision</b>	No	Other		
Homestead	No	Assessments	No	
2.5% / Stadium Credit	No	Front Ft.	0.00	
Divided Property	No	Mkt Land	1 200	
New Construction	No	Value	1,300	
Foreclosure	No	Cauv Value	0	
Date	7/13/98	Mkt Impr Value	0	
Conveyance #	10005	Mkt Total Value	1,300	
	\$215,000	# of Parcels		
Annual Taxes	\$24.98		15	
		Deed Type	WD	
		Deed Number	846356	
				(See Payments
		Taxes Paid	\$12.497	ab For Details)

# Note

1) 12/15/98 THIS IS A "TIF" PARCEL IT BEGAN 1995 AND ENDS 2024. SEE '90' PARCEL FOR ADDITIONAL VALUE. HISTORICAL VALUE IS \$1.300

Legal disclaimer / Privacy Statement



# Parcel Info

Summary
Residential
Levy Info
Improvements
Commercial
Similar Sales
Transfer
Value History
Payments
Image
Map

Protable Tab Property Report

# Search By

Parcel ID Owner Street Address Sales Map

# Site Functions

Property Search On-Line Help Comments Home Auditor's Home

# Map

Parcel ID 540-0040-0526-00

Address 4422 CARNATION AV Owner

# New Map Search

# Click Map To:

Zoom In 🔻

# Zoom Level:

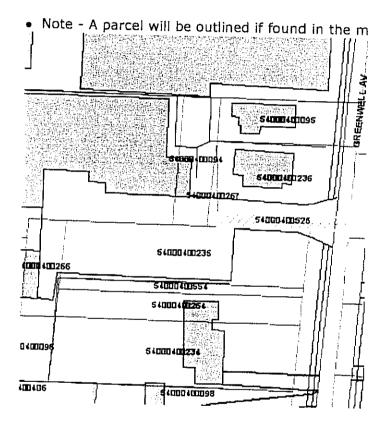
1x **→** 

Scale: 1:856

# Map Layers:

- **™** Rivers
- **▼** Stream
- **▼** Buildings
- ▼ Parcels
- Parcels With Labels
- ▼ Fence
- ☐ Class2 Roads
- ☑ Class1 Roads
- **▼** Streets
- **P** Driveways
- **▼** Parking
- ▼ Sidewalk
- **▼** Pavement

New Map Search





# Parcel Info Summary

- Printable Tab Residential Levy Info Improvements Commercial Similar Sales Transfer Value History **Payments** Image Мар

# Summary

Parcel ID 540-0040-0311-00

Address 455 GREENWELL AV

Index Order Owner

Card 1 of 1

Tax Dist

162 DELHI TWP-OAK HILLS LSD-0330

0016 OAK HILLS LOCAL SCH # of Bedrooms 0

**Total Rooms** 

0 0

School Dist

DIST 420 SM DETACHED RET

Nο

Mo

Half Bathrooms

Year Built

**Full Bathrooms** 

Land Use

(UNDER 10000)

Finished Square Ft.

Acres

1536 1.590

Neighborhood

Property Report

Property Information Search By REAR GREENWELL AV Parcel ID 221.85 X 270.07 IRR

> PT LOT 3 B GREENWELL SUB

**ABATEMENT** 

Homestead

**Board of Revision** 

**Owner Information** Call 946-4015 if Incorrect

DIANNA M

4422 CARNATION AVE CINCINNATI OH 45238

Other

Tax Bill Mail Addr Call 946-4800 if

STEINBACH MARTIN C & STEINBACH MARTIN C &

DIANNA M

Incorrect

4422 CARNATION AVE CINCINNATI OH 45238

# Site Functions

Street Address

Owner

Sales

Map

Property Search On-Line Help Comments Home Auditor's Home

NU
No
No
No
No
7/13/98
10005
\$215,000
\$2,720.64

Other	
Assessments	No
Front Ft.	0.00
Mkt Land	FE 700
Value	55,700
Cauv Value	0
Mkt Impr	07.400
Value	87,400
Mkt Total	143,100
Value	145,100
# of Parcels	15
Deed Type	WD

Deed Number

(See Payments Tab

Taxes Paid \$1,360.32For Details)

846356

1) 12/15/98 THIS IS A "TIF" PARCEL IT BEGAN 1995 AND ENDS 2024. SEE '90' PARCEL FOR ADDITIONAL VALUE

Legal disclaimer / Privacy Statement



# Parcel Info

Summary Residential Levy Info Improvements Commercial Similar Sales Transfer Value History Payments Image Map

- Frintable Tab Property Report

# Search By

Parcel ID Owner Street Address Sales Map

# Site Functions

Property Search On-Line Help Comments Home Auditor's Home

# Map

Parcel ID 540-0040-0311-00

Address 455 GREENWELL AV  $\underline{\underline{-1}} = \{\underline{1},\underline{1},\ldots,\underline{3},\underline{-2}\}$ 

Index Order Owner

# New Map Search

# Click Map To:

Zoom In

#### Zoom Level:

1x <u>→</u>

Scale: 1:3,414

# Map Layers:

- **▼** Rivers
- ✓ Stream
- **▼** Buildings
- Parcels
- ▼ Fence
- ☐ Class2 Roads
- ▼ Class1 Roads
- ▼ Streets
- **▼** Driveways
- Parking
- Sidewalk
- **▼** Pavement

# 

Note - A parcel will be outlined if found in the map

New Map Search

Legal disclaimer / Privacy Statement

D,

Card

1 of 1



# Dusty Rhodes, Hamilton County Auditor

# Summary

1 1 1 -/ -/

# Parcel Info

Summary - Printable Tab

Residential Levy Info Improvements

Commercial Similar Sales

Transfer Value History Payments

Image Мар

Мар

Property Report

Parcel ID Address 540-0040-0095-**461 GREENWELL AV** 00

Index Order Owner

Tax Dist

Land Use

162 DELHI TWP-OAK HILLS Year Built LSD-0330

Total Rooms

1905

0016 OAK HILLS LOCAL SCH # of Bedrooms 2

**School Dist** 

510 SINGLE FAMILY

Full Bathrooms 1 Half Bathrooms 1

**DWELLING** 

Finished Square

Ft. Acres

77

594 0.082

Neighborhood

**ABATEMENT** 

54021 DLHI 21

Search By

Parcel ID Owner Street Address Sales

Site Functions

Property Search On-Line Help Comments Home Auditor's Home

Property Information Owner Information GREENWELL AV 33.67 X Call 946-4015 if Incorrect PT LOT 3 B GREENWELL

DIANNA M

4422 CARNATION AVE CINCINNATI OH 45238 Tax Bill Mail Addr Call 946-4800 if Incorrect

STEINBACH MARTIN C & STEINBACH MARTIN C & DIANNA M

> 4422 CARNATION AVE CINCINNATI OH 45238

<b>Board of Revision</b>	No	Other		
Homestead	No	Assessments	No	
2.5% / Stadium Credit	No	Front Ft.	0.00	
Divided Property	No	Mkt Land	2 500	
New Construction	No	Value	3,500	
Foreclosure	No	Cauv Value	0	
Date	7/13/98	Mkt Impr Value	16,300	
Conveyance #	10005	Mkt Total	19,800	
Sale Amount	\$215,000	Value	19,000	
Annual Taxes	\$337.42	# of Parcels	15	
	, <u></u>	Deed Type	WD	
		Deed Number	846356	
				(See
			Р	avments Tab

Note

1) 12/14/98 THIS IS A "TIF" PARCEL IT BEGAN IN 1995. SEE '90' PARCEL FOR REMAINING VALUE

Lagal disclaimer / Privacy Statement

Taxes Paid

Data updated on 05/16/2003

\$168.71For Details)



# Parcel Info

Summary Residential Levy Info Improvements Commercial Similar Sales Transfer Value History Payments Image Map

- Printable Tab Property Report

# Search By

Parcel ID Owner Street Address Sales Map

# Site Functions

Property Search On-Line Help Comments Home Auditor's Home

# Map

Parcel ID 540-0040-0095-00

Address **461 GREENWELL AV**  Index Ord Owner

# New Map Search

# Click Map To:

Zoom In

#### Zoom Level:

1x -

Scale: 1:930

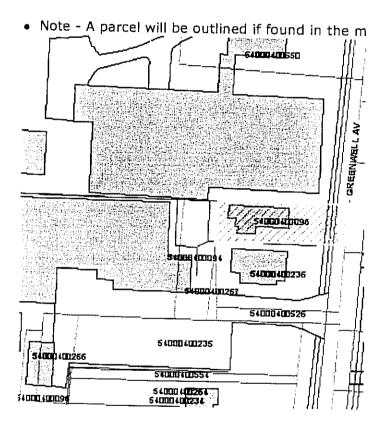
- **I** Rivers
- Stream
- I✓
   Buildings
- Parcels
- Fence
- ☐ Class2 Roads
- ▼ Class1 Roads
- ▼ Streets
- **P** Driveways
- Parking
- Sidewalk

# Map Layers:

- Parcels With Labels

- **™** Pavement

New Map Search





# Parcel Info

Summary - Printable Tab

Residential Levy Info Improvements Commercial Similar Sales Transfer Value History

Payments Image Map

Property Report

# Search By

Parcel ID Owner Street Address Sales

Мар

# Site Functions

Property Search On-Line Help Comments Home Auditor's Home

# Summary

Parcel ID Address 540-0040-0096-459 GREENWELL AV 00

12 of 19

Index Order

Owner

Card 1 of 1

162 DELHI TWP-OAK HILLS Tax Dist

LSD-0330

Year Built Total Rooms

Ω 0

0016 OAK HILLS LOCAL SCH # of Bedrooms 0 DIST

Full Bathrooms 0

Half Bathrooms ()

500 RESIDENTIAL VACANT LAND

Finished Square

Property Information

REAR GREENWELL AV

0

Acres

IRR PT LOT 3 B

SUB ABATEMENT

GREENWELL

School Dist

Land Use

42X110

Ft.

0.066 Neighborhood 54021 DLHI 21

> **Owner Information** Call 946-4015 if Incorrect

DIANNA M

4422 CARNATION AVE CINCINNATI OH 45238

Tax Bill Mail Addr Call 946-4800 if Incorrect

STEINBACH MARTIN C & STEINBACH MARTIN C & DIANNA M

4422 CARNATION AVE CINCINNATI OH 45238

Board of Revision No Other Homestead No Assessments No 2.5% / Stadium Credit No Front Ft. 0.00 Divided Property Mkt Land No 800 **New Construction** Value No Cauv Value Foreclosure No 0 Date Mkt Impr Value 0 7/13/98 Conveyance # Mkt Total 10005 800 Value Sale Amount \$215,000 # of Parcels **Annual Taxes** 15 \$13.60 Deed Type WD Deed Number 846356 (See Payments Taxes Paid \$6.80Tab For Details)

# Note

1) 12/14/98 THIS IS A "TIF" PARCEL BEGAN 1995 LASTS 30 YRS. SEE '00' CARD FOR REMAINING VALUE

Legal disclaimer / Privacy Statement



# Parcel Info

Summary
Residential
Levy Info
Improvements
Commercial
Similar Sales
Transfer
Value History
Payments
Image
Map

- Printable Tab Property Report

# Search By

Parcel ID Owner Street Address Sales Map

# Site Functions

Property Search On-Line Help Comments Home Auditor's Home

# Map

Parcel ID 540-0040-0096-00

Address 459 GREENWELL AV Index Ord

Owner

# New Map Search

# Click Map To:

Zoom In 🔻

# Zoom Level:

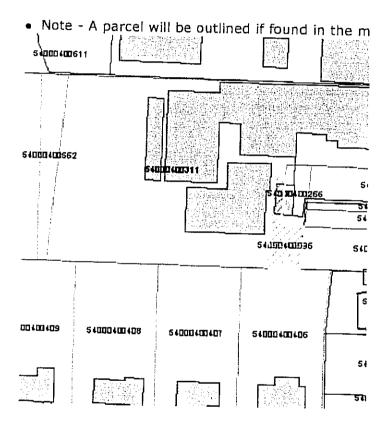
1x 🔻

Scale: 1:1,334

# Map Layers:

- ▼ Rivers
- ✓ Stream
- **▼** Buildings
- **▼** Parcels
- Parcels With Labels
- Fence
- ☐ Class2 Roads
- ি Class1 Roads
- **™** Streets
- **P** Driveways
- Parking
- ₩ Sidewalk
- Pavement

New Map Search





# Parcel Info

Summary

- Printable Tag Residential Levy Info **Improvements** 

Commercial Similar Sales

Transfer

Value History Payments

Image

Map

Property Report

# Search By

Parcel ID Owner

Street Address Sales

Мар

# Site Functions

Property Search On-Line Help Comments Home Auditor's Home

Summary

Parcel ID Address 540-0040-0235-00

455 GREENWELL AV

1 1 1 1 -/ -/

Index Order

Owner

Card 1 of 1

Tax Dist

School Dist

Land Use

162 DELHI TWP-OAK HILLS

LSD-0330

Year Built Total Rooms

0 0

0016 OAK HILLS LOCAL SCH # of Bedrooms 0

**Full Bathrooms** Half Bathrooms

400 VACANT COMMERCIAL LAND

Finished Square

Ft.

O Acres 0.186

Neighborhood

ABATEMENT

SUB

Property Information **Owner Information** 

GREENWELL AV 42 X 170 Call 946-4015 if PT LOT 3 B GREENWELL Incorrect

DIANNA M

4422 CARNATION AVE CINCINNATI OH 45238 Tax Bill Mail Addr Call 946-4800 if Incorrect

STEINBACH MARTIN C & STEINBACH MARTIN C &

DIANNA M

4422 CARNATION AVE CINCINNATI OH 45238

Board of Revision	No	Other		
Homestead	No	Assessments	No	
2.5% / Stadium Credit	t No	Front Ft.	0.00	
Divided Property	No	Mkt Land		
New Construction	No	Value	7,100	
Foreclosure	No	Cauv Value	0	
Date	7/13/98	Mkt impr Value	Ō	
Conveyance # Sale Amount	10005	Mkt Total Value	7,100	
Annual Taxes	\$215,000 \$135.26	# of Parcels	15	
		Deed Type	WD	
		Deed Number	846356	
		Taxes Paid	(See \$67.63Tab F	Payments or Details)

# Note

1) 12/14/98 THIS IS A "TIF" PARCEL IT BEGAN IN 1995 AND LASTS 30 YRS. AFTER HISTORICAL VALUE OF \$7,100 IS MET, ALL OTHER VALUE WILL BE PLACED ON THE '90' PARCEL

Legal disclaimer / Privacy Statement



Parcel Info
Summary
Residential
Levy Info
Improvements
Commercial
Similar Sales
Transfer
Value History
Payments
Image
Map

- Printable Tac Property Report

# Search By

Parcel ID Owner Street Address Sales Map

# Site Functions

Property Search On-Line Help Comments Home Auditor's Home

# Map

Parcel ID 540-0040-0235-00

Address 455 GREENWELL AV Index Ord

# New Map Search

# Click Map To:

Zoom in 🔻

#### Zoom Level:

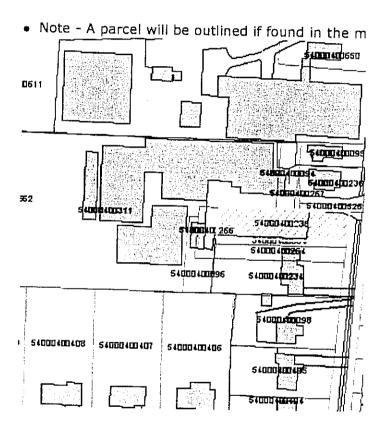
1x 🔻

Scale: 1:1,619

# Map Layers:

- ₹ Rivers
- ✓ Stream
- F Buildings
- ▼ Parcels
- Parcels With Labels
- Fence
- ☐ Class2 Roads
- ア Class1 Roads
- **▼** Streets
- □ Driveways
- Parking
- Sidewalk
- Pavement

New Map Search





# Summary

Parcel ID

# Parcel Info

Summary

- Printable Tab Residential Levy Info Improvements Commercial Similar Sales Transfer Value History Payments

lmage Map

Property Report

Search By

Parcel ID Owner Street Address Sales

Map

Site Functions

Property Search
On-Line Help
Comments
Home
Auditor's Home

m			# WI 1
Parcel ID 540-0040-0236-	Address	Index Order	Card
00	457 GREENWELL AV	Parcel ID	1 of 1

162 DELHI TWP-OAK HILLS Year Built Tax Dist 1913 LSD-0330 Total Rooms 7 0016 OAK HILLS LOCAL SCH # of Bedrooms 3 School Dist Full Bathrooms 1 510 SINGLE FAMILY Half Bathrooms 1 Land Use DWELLING Finished Square 1450 Ft. Acres 0.134 Neighborhood 54021 DLHI 21

Property Information **Owner Information** Tax Bill Mail Adde GREENWELL RD 77 FT Call 946-4015 if Call 946-4800 if **IRR** Incorrect Incorrect PT LOT 3 B GREENWELL STEINBACH MARTIN C & STEINBACH MARTIN C & DIANNA M DIANNA M PARS 236-267 CONS 4422 CARNATION AVE 4422 CARNATION AVE CINCINNATI OH 45238 CINCINNATI OH 45238

Sale Amount         \$215,000         Value         \$0,200           Annual Taxes         \$1,365.30         # of Parcels         15           Deed Type         WD           Deed Number         846356           (See         Payments Tab           Taxes Paid         \$682.65For Details)	•	No No No 7/13/98 10005 \$215,000	# of Parcels Deed Type Deed Number	80,200 15 WD 846356 (See Payments Tab
---	---	---	--	--

Note

Legal disclaimer / Privacy Statement



# Map

Parcel ID

Address

10 5 -

# Parcel Info

Summary Residential Levy Info Improvements Commercial Similar Sales Transfer Value History **Payments** Image Map

- Printable Tab Property Report

# Search By

Parcel ID Owner Street Address Sales Map

# Site Functions

Property Search On-Line Help Comments Home Auditor's Home

540-0040-0236-00

457 GREENWELL AV

Index Ord Parcel ID

# New Map Search

# Click Map To:

Zoom In

# Zoom Level:

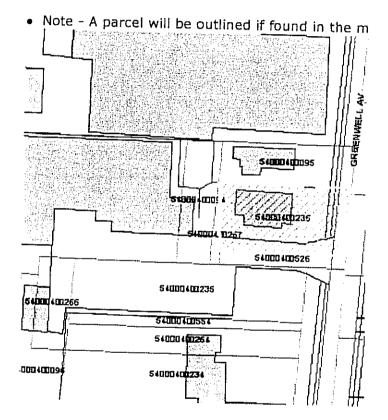
1x **→** 

Scale: 1:899

# Map Layers:

- **™** Rivers
- **▼** Stream
- F Buildings
- Parcels
- Parcels With Labels
- **▼** Fence
- ☐ Class2 Roads
- ▼ Class1 Roads
- **▼** Streets
- F Driveways
- Parking
- ▼ Sidewalk
- **F** Pavement

New Map Search





# Summary

Tax Dist

School Dist

ABATEMENT

0

Bornel ID			1 01 2
Parcel ID	Address	Index Order	Card
00	4422 CARNATION AV	Parcel ID	1 of 1

162 DELHI TWP-OAK HILLS Year Built

Land Use	400 V LAND
Finished Square Ft.	0
Acres Neighborhood	0.048
Acigiiboliibou	

DIST	Total Rooms # of Bedrooms Full Bathrooms Half Bathrooms	0
0		

Property Information
REAR GREENWELL AV 30
X 70
PT LOT 3 B GREENWELL
SUR

Owner Information Call 946-4015 if				
Incorrect				
STEINBACH MARTIN C				

Tax	Bill	Mail	Α	ddr
Call	946	-480	0	if
Inco	rre	ct		

Parcel ID Owner Street Address Sales Map

Search By

STEINBACH MARTIN C 8
DIANNA M
4422 CARNATION AVE
CINCINNATI OH 45238

C & STEINBACH MARTIN C & DIANNA M
4422 CARNATION AVE
CINCINNATI OH 45238

Site Functions
Property Search
On-Line Help
Comments
Home
Auditor's Home

Board of Revision	No	Other		
Homestead	No	Assessments	No	
2.5% / Stadium Credit	No	Front Ft.	0.00	
Divided Property	No	Mkt Land		
New Construction	No	Value	800	
Foreclosure	No	Cauv Value	0	
Date	7/13/98	Mkt Impr Value	0	
Conveyance #	10005	Mkt Total	800	
Sale Amount	\$215,000	Value	800	
Annual Taxes	\$15.20	# of Parcels	15	
		Deed Type	WD	
		Deed Number	846356	
		Taxes Paid	\$7.60Ta	(See Payments ab For Details)

Note

Legal disclaimer / Privacy Statement

<sup>1) 12/14/98</sup> THIS IS A "TIF" PARCEL IT BEGAN IN 1995 AND LASTS 30 YRS. ALL FUTURE VALUE WILL BE PLACED ON '90' PARCEL



Parcel Info
Summary
Residential
Levy Info
Improvements
Commercial
Similar Sales
Transfer
Value History
Payments
Image
Map

- Printable Tab Property Report

# Search By

Parcel ID Owner Street Address Sales Map

# Site Functions

Property Search On-Line Help Comments Home Auditor's Home

# Map

Parcel ID 540-0040-0266-00

Address 4422 CARNATION AV Index Ord Parcel ID

# New Map Search

# Click Map To:

Zoom in 🔻

# Zoom Level:

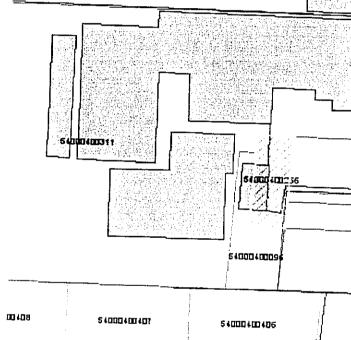
1x 🔻

Scale: 1:896

# Map Layers:

- **▼** Rivers
- F Stream
- F Buildings
- Parcels
- Parcels With Labels
- Fence
- ☐ Class2 Roads
- ▼ Class1 Roads
- **▼** Streets
- □ Driveways
- Parking
- ▼ Sidewalk
- Pavement

# Note - A parcel will be outlined if found in the m



New Map Search



# Parcel Info

Summary - Printagle Tab Residential Levy Info improvements Commercial Similar Sales Transfer Value History **Payments** Image Map

# Search By

Parcel ID Owner Street Address Sales Map

Property Report

# Site Functions

Property Search On-Line Help Comments Home Auditor's Home

Summary		111111-/-	Owner
Parcel ID 540-0040-009 00	Address 4- 459 GREENWELL AV	Index Order Owner	Card 1 of 1
Tax Dist	162 DELHI TWP-OAK HILLS LSD-0330	Year Built 0 Total Rooms 0	
School Dist	0016 OAK HILLS LOCAL SCH DIST	# of Bedrooms 0	

400 VACANT COMMERCIAL Land Use LAND Finished Square 0

Ft. Acres

Summary

Neighborhood

Property Information **Owner Information** REAR GREENWELL AV 30 Call 946-4015 if FT Incorrect IRR PT LOT 3 B GREENWELL DIANNA M SUB ABATEMENT 4422 CARNATION AVE

CINCINNATI OH 45238

Tax Bill Mail Addr Call 946-4800 if Incorrect

Half Bathrooms

STEINBACH MARTIN C & STEINBACH MARTIN C & DIANNA M 4422 CARNATION AVE CINCINNATI OH 45238

Board of Revision	No	Other			
Homestead	No	Assessments	No		
2.5% / Stadium Credit	No	Front Ft.	0.00		
Divided Property	No	Mkt Land			
New Construction	No	Value	800		
Foreclosure	No	Cauv Value	0		
Date	7/13/98	Mkt Impr Value	0		
Conveyance #	10005	Mkt Total			
Sale Amount	\$215,000	Value	800		
Annual Taxes	\$15.20	# of Parcels	15		
	,	Deed Type	WD		
		Deed Number	846356		
				(See	Pavn

(See Payments Taxes Paid \$7.60Tab For Details)

#### Note

1) 12/14/98 THIS IS A "TIF" PARCEL IT BEGAN IN 1995. SEE '90' PARCEL FOR REMAINING VALUE

Legal disclaimer / Privacy Statement



# Parcel Info

Summary
Residential
Levy Info
Improvements
Commercial
Similar Sales
Transfer
Value History
Payments
Image
Map

-Printable Tab Property Report

# Search By

Parcel ID
Owner
Street Address
Sales
Map

# Site Functions

Property Search On-Line Help Comments Home Auditor's Home

# Map

Parcel ID 540-0040-0094-00

Address 459 GREENWELL AV Index Ord Owner

# New Map Search

# Click Map To:

Zoom In 🔻

#### Zoom Level:

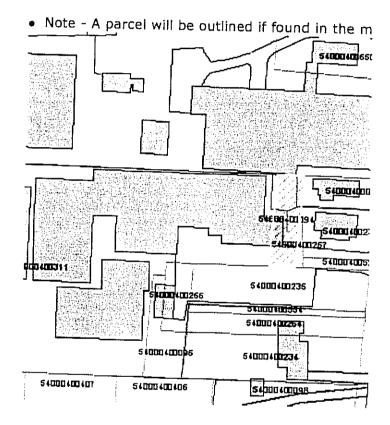
1x -

Scale: 1:1,202

# Map Layers:

- ア Rivers
- ি Stream
- ₩ Buildings
- ₽ Parcels
- Parcels With Labels
- ₩ Fence
- ☐ Class2 Roads
- ▼ Class1 Roads
- **▼** Streets
- □ Driveways
- Parking
- ₩ Sidewalk
- Pavement

New Map Search



# **Additional**

**Project** 

Information

#### Description - Purpose:

The focus of the project is to purchase some of the few remaining parcels available which allow for the expansion of Delhi Park. These sole-owner parcels house existing residents (two rental units) and a commercial florist/greenhouse facility. Upon acquisition, the property will be stripped of non-native vegetation and prepared for reforestation and sectional planting of various native plants and trees. The reforestation and sectional plantings will be planted around and among an approximate 1,200 l.f. long walking trail (available and open 365 days a year) to allow park patrons to view various plantings native to our state. Each section planting will have a wayside exhibit designed to educate the general public. A remaining greenhouse will be used for the continuing reforestation efforts on the properties. Additionally, it will be used the grow native plants and trees for the remainder of Delhi Park property as well as Story Woods and Five Points Parks (which are also part of the Township and the Delhi Township Park District system). The highlight of both the greenhouse and the section planting/walking trail area will be specific sections in either which will exhibit State NHI plants and trees that are rare and endangered species.

The entire community is excited about this opportunity as is evidenced by the support (financial and otherwise) from the local business association, community groups and conservation organizations. The current owner is looking to sell this property (if not to the Township, through the open market) which is zoned for single-family use (with commercial/agricultural exclusion). Consequently, we feel that this is our last chance to acquire this land before the opportunity is lost forever through residential development. We look forward to providing this educational "walk through nature" to all patrons of our park on a daily basis.

#### Benefits:

- to expand the existing acreage of Delhi Park by acquiring some of the last remaining abutting properties
- expanding the size and purpose of the park's existing walking trail
- reforest existing residential/commercial property for park, recreational and educational use
- expand and enhance habitat available for area wildlife
- eradication of invasive, non-native plant species
- educate the general public as to the various (including rare, threatened or endangered) plants and trees native to Ohio by restoring the property to a representation of its' previous natural state
- cooperative work with various community, conservation and business groups on an enhancement and beautification project which provides an improvement to the quality of life in Delhi Township
- support of the Township Park Board's existing open space planning and implementation master plan
- operation of a greenhouse in keeping with and to enhance the Township's motto as "The Floral Paradise of Ohio"

#### xperience:

Within the last ten years, Delhi Township has built three new "nature/walking trail" arks within in the community. In 1995, the Township Trustees completed the Five Points ocket Park which incorporates a short walking trail around various local interest wayside rations. The park was built as it is to be park was built as it is to be park was built as it.

Park Board completed the ½ mile walking trail in Delhi Park, which will be extended upon successful grant acceptance. The cost of this project was approximately \$40,000.00. Finally, in 2002, the Township Trustees opened a 2 mile nature trail park (Story Woods) at an approximate cost of \$750,000.00. This project was performed as a joint venture between the Trustees, the Park Board and the Oak Hills Local School District.

Stemming from these three projects and the operation policies of the Delhi Township Park Board, all needed plans and infrastructure is in place for quality maintenance of the facility in perpetuity. Even though it is appointed by the Delhi Township Board of Trustees, the Delhi Township Board of Park Commissioners is a separate and autonomous body which operates with its' own (current) 1-mill tax levy, separate from the funding of the local government (Delhi Township).

Letters

Of

Support

And

Commitment

# **DELHI TOWNSHIP**

### **Board of Trustees**

Nicholas J. LaScalea Jerome F. Luebbers Ann E. Langdon



# AUTHORIZATION BY THE GOVERNING BODY OF THE APPLICANT

Robert W. Bass - Project Manager is hereby authorized to apply to the OPWC for Clean Ohio Conservation Program funds.

<u>Jerome F. Luebbers - Chief Executive Officer</u> is further authorized to enter into any agreements as may be necessary and appropriate for obtaining this financial assistance.

06/25/2003

Date

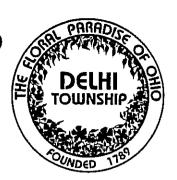
Applicant - on behalf of the Board of

Trystees of Delhi Township

# **DELHI TOWNSHIP**

**Board of Trustees** 

Nicholas J. LaScalea Jerome F. Luebbers Ann E. Langdon



# CHIEF FINANCIAL OFFICER'S CERTIFICATION OF LOCAL FUNDS

Date June 25, 2003

I, Finance Director/<u>Clerk</u>/Treasurer of <u>Delhi Township</u>, hereby certify that <u>Delhi Township</u> has the amount of \$130,537.50 in the <u>Tax Increment Financing Fund</u> and that this amount will be used to pay the applicant revenues for the <u>Steinbach Property Acquisition</u>/ <u>Improvement</u> when it is required.

Finance Director/Clerk/Treasurer

COMMISSIONERS
TERRY GARRETT
JOHN A. SAGEL JR.
SANDRA MONAHAN
ED CAPPEL
BOB WURTZ

# BOARD OF PARK COMMISSIONS

DELHI TOWNSHIP 5125 FOLEY RD.

451-3300

CINCINNATI, OHIO 45238

CLERK

DAN HILVERT 271 SEBASTIAN CT. CINCINNATI, OHIO 45238 922-4910

PARK SUPERINTENDENT HOWARD WHITSON

# CHIEF FINANCIAL OFFICER'S CERTIFICATION OF LOCAL FUNDS

Date: June 26, 2003

I, Clerk of the Delhi Township Board of Park Commissions, hereby certify that the Delhi Township Park District has the amount of \$52,344.86 in its General Fund and that this amount will be used to pay the applicant revenues for the Steinbach Property Acquisition/Improvement when it is required.

Daniel T. Hilvert, Clerk



June 19, 2003

MR ROBERT BASS DELHI TOWNSHIP 934 NEEB ROAD CINCINNATI OH 45233

Dear Bob.

As you know, KLR Associates provided some Design/Drafting services for Five Points Park and Story Woods Park and is offering the same free services for your proposed acquisition of the Steinbeck property located on Greenwell Road.

As a member of the Delhi Business Association and a resident of Delhi Township, greenspace within our urban community will help maintain livable housing. All communities need to maintain and enhance the natural habitat of the land. This parcel offers the opportunity to truly return land to it's natural habitat.

KLR will commit to provide services at an estimated value of \$10,000.

Thanks for everyone's efforts with this project and our usual services will be made available.

Sincerely,

Ron Kruse'



4739 Delhi Road Cincinnati, Ohio 45238 513.921.WILD (9453) e-mail: wwc7@yahoo.com

June 23, 2003

Mr. Robert Bass Delhi Township 934 Neeb Rd. Cincinnati, Ohio 45233

Dear Bob:

This is a letter of support to assist Delhi Township in the review of any planning for the Steinbeck property located on Greenwell Road. The proposed acquisition of this property and the plan for its use corresponds with the mission of the Western Wildlife Corridor to maintain and enhance the natural habitat of the land. One of the benefits of acquiring this type of property is to preserve it in its natural state. In addition, the possibility of utilizing the existing greenhouse to grow native plants would be an incredible asset to this property and the community as a whole.

The Western Wildlife Corridor, Inc. (WWC) has a volunteer board that consists of the following committees: Land/Stewardship/Narrows Preserve, Fundraising, Membership, Executive, and Nominating Committees.

WWC currently owns twelve parcels of land on Old Delhi Road (Sister's Hill), the 13.5 acre Delshire Preserve, properties along Hillside Avenue, and other parcels scattered throughout Delhi Township. WWC is responsible for the stewardship of these properties.

Members have committed in-kind services for planning assistance estimated at \$5000 in value.

The acquisition of the Steinbeck property by Delhi Township would be an asset to the Township as well as the surrounding communities.

Sincerely,

Cheryl Reinke Peck Land Protection Coordinator Western Wildlife Corridor, Inc.



# Robben Florist & Greenhouses, Inc.

June 17, 2003

With this letter we would like to show our support to Delhi Township for the proposed acquisition of property on Greenwell Road.

In an urban community, we all encourage the preservation of as much land in its natural state as possible.

The utilization of an existing greenhouse to grow native plants and trees for planting within existing park areas, will be a natural asset forever.

As a longtime business in Delhi Township, we will assist in this development and offer community educational development for the future.

Sincerely,

Ron Robben

Ron Roller



# DELHI BUSINESS ASSOCIATION

P.O. Box 389056 Delhi Township Cincinnati, Ohio 45238



June 17, 2003.

The Delhi Business Association would like to offer assistance as it has for all community projects.

The proposed acquisition of additional nature park land and the potential for growing native plants in the existing greenhouse will enhance the community of Delhi Township.

As a business association with 125 members, our concern is for continual improvement to an urban township.

Most Delhi Township businesses are owned and operated by Delhi residents.

Sincerely,

Tom Kostopolous

President, Delhi Business Association

**Project** 

Cost

**Estimate** 

# Steinbach Property Improvements Project Estimate 6/25/2003

Item Property Acquistion	Amount	Measure	Cost Per	item Total	In-Kind Contributions
Purchase	1	i.s.	\$390,000.00	\$390,000.00	\$0.00
Subtotal				\$390,000.00	\$0.00
Diam's # 1				•	45.55
Planning/Implementation					
Appraisal	1	l.s.	\$2,000.00	\$2,000.00	\$0.00
Closing Cost	1	l.s.	\$1,000.00	\$1,000.00	\$0.00
Title Search	1	l.s.	\$3,000.00	\$3,000.00	\$0.00
Environmental	1	l.s.	\$1,500.00	\$1,500.00	\$1,500.00
Design	1	l.s.	\$20,000.00	\$20,000.00	\$15,000.00
Subtotal				\$27,500.00	\$16,500.00
Construction					
Rough Grading	1	1 -	<b>65 555 55</b>		
Finish Grading	1	i.s.	\$2,500.00	\$2,500.00	\$0.00
Reforestation	2.5	l.s.	\$5,000.00	\$5,000.00	\$0.00
Trail Construction	1200	acres	\$12,000.00	\$30,000.00	\$0.00
Annual Rye Cover	2.5	l.f.	\$20.00	\$24,000.00	\$0.00
Greenhouse Upgrade		acres	\$4,000.00	\$10,000.00	\$0.00
Wayside exhibits	1 10	ea.	\$10,000.00	\$10,000.00	\$10,000.00
Subtotal	10	ea.	\$1,000.00	\$10,000.00	\$0.00
Duptotal				\$91,500.00	\$10,000.00
Permits, Legal Fees, Etc,					
Permit Fees	1	l.s.	\$1,500.00	\$1,500.00	<b>#0.00</b>
Advertising Fees	1	l.s.	\$500.00	\$500.00	\$0.00
∟egal Fees	1	l.s.	\$2,000.00	\$2,000.00	\$0.00
Subtotal	<del></del>		+-,000.00	\$4,000.00	\$0.00
				\$4,000.00	\$0.00
Contingencies - 10%	10% of construction costs			\$9,150.00	\$0.00
Subtotal				\$9,150.00	\$0.00
Grand Total					Ψ0.00
Pianu IVIAI			,	\$522,150.00	\$26,500.00

Park

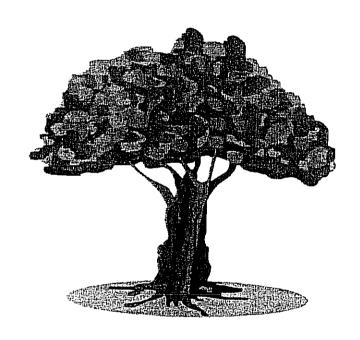
**Board** 

Master

Plan

# **DELHI TOWNSHIP PARK**

# Master Plan



# **BOARD OF COMMISSIONERS**

Ed Cappel
Terry Garrett
John Sagel Jr.
Bob Wurtz
Sandra K. Monahan, President

### **DELHI TOWNSHIP PARK**

5125 FOLEY RD. CINCINNATI, OHIO 45238 513-451-3300

#### **MASTER PLAN**

#### **Project Mission:**

To preserve open space within the township of Delhi providing leisure and (sporting) recreational facilities as well as environmental educational opportunities as reflected by the needs of the community.

#### Delbi Park

A 50+ acre recreational park established in 1950 serving a community of 30,104 (2000 Census) within 99 centerline miles. Delhi park currently consists of a park lodge, 6 picnic shelters, snack bar, two maintenance garages, 3 restroom facilities, 9 ball fields, 4 tennis courts, sand volleyball courts, 3 full basketball courts, horseshoes, mini water park, ½ mile walking trail, compass course, wooded picnic areas, 900 sq.ft. sand box play area, bird sanctuary, and approximately an acre of playground/fitness equipment dispersed throughout the park.

Other assets of Delhi Park comprise of two hillside parcels; .265 acres at 7146 Kellogg Avenue in Anderson Township, an approximate 2.21 acre parcel at Cleves Warsaw Rd. in Delhi Township.

Delhi Park is part owner of a 60.82 park facility called Story Woods. This joint venture consists of 9.68 acres owned by Delhi Park, 25.14 acres owned by Delhi Township, and 26 acres owned by the Oak Hills School District. This park is a cooperative agreement to provide educational, governmental, recreational and cultural facilities at a common site.

#### Overall goals

- Enhance community service & recreational activities
- Develop educational /environmental opportunities
- Construct community center
- Replace and relocate maintenance garage
- Construct skate park facility
- Relocate tennis courts
- Relocate basketball courts
- Additional playground equipment
- New entrance signage
- Expand computerization of park operations
- Continued maintenance & upkeep on all park facilities
- Increase walking trail distance
- Improve park entrances
- Architectural landscaping
- Upgrades & maintenance to existing facilities & equipment

### Environmental goals for existing property

- Preserve openspace/greenspace
- Preserve and restore natural streams
- Preserve wetlands area
- Enhance environmental/educational opportunities
- Increase viable habitat for native plant species
- Eliminate or reduce invasive non native plants found on property
- Provide access to natural areas
- Plant landscape areas and reforest properties
- Maintain existing forest areas

#### Potential land acquisitions

- Steinbach Property 456-461 Greenwell Rd.
- Miles Edward Park Mayhew & Fehr Rd.
- Clearview Lake 5157 Foley Rd.
- Delshire Swim Club 4463 Glenhaven Rd.
- Negotiate with local merchants for donation of unused property to park

### Additional land acquisition purpose

- Provide cooperative educational opportunities to community schools
- Provide areas for fishing
- Increase access to natural areas
- Linkage to existing park
- Preserve openspace/greenspace lands
- Extend existing & develop new passive trails
- Protect existing habitat for threatened & endangered species
- Eliminate or reduce invasive non native plants
- Plant vegetation and reforest land as necessary
- Provide additional openspace/greenspace accessible and usable by general public

### **Delhi Township Profile**

### Community Profile

#### **LOCATION**

Delhi Township is west of and adjacent to the City of Cincinnati, Ohio and north of the Ohio River.

#### **GOVERNMENT**

Board of Township Trustees

Home Rule Township

#### **POPULATION**

30,104 (2000 Census)

#### **CHURCHES**

12 Serving most faiths

#### **SCHOOLS**

College of Mt. St. Joseph Oak Hills Local School District Delhi Middle School Rapid Run Middle School C.O. Harrison Elementary **Delshire Elementary** 

#### Parochial Schools

Our Lady of Victory

St. Dominic

#### **RECREATION**

Delhi Park

Delhi Swim Club

Clearview Fishing Lake Delshire Swim Club

Overhill Swim Club Delhi Par 3 Golf Course

**Embshoff Nature Preserve** Delhi Branch, Public Library Story Woods Park

Five Points Park

#### **UTILITIES**

Cincinati Gas & Electric Co City of Cincinnati Water Works Metropolitan Sewer District Cincinnati Bell Telephone

Source: http://www.delhi.oh.us/delhi\_profiles.htm

# 2002 Census Demographic Snapshot of Delhi Township

	<u>1990</u>	<u>2000</u>	Change
Population	30,250	30,104	-0.50%
Median household income	\$41,726	\$55,052	+1.7% after inflation
Median housing value	\$77,100	\$115,700	50.10%
Resident who've been in their house 5 yrs.	63.80%	66.70%	
Poverty rate	3.60%	2.80%	-0.80%
Households with incomes of \$150,000 or more	124	500	303.20%
Homeowners spending over 35% of income on house	7.50%	10.60%	
Mean commuting time, in minutes	22	24	2 minutes
Residents with high school diplomas	82.30%	88.70%	
Residents with bachelors degrees	20.90%	23.70%	

Source: http://www.enquirer.com

List

Of

Rare,

**Threatened** 

And

**Endangered** 

Plant

**Species** 



Enter Search Term:



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# Division of Natural Areas and Preserves

# Rare Native Ohio Plants **2002-2003 STATUS LIST**

<u>ABCDEFGHIJKLMNOPQRSTUVWXZ</u> with links to abstracts

Status Codes

E State Endangered

T State Threatened

P Potentially Threatened

X Presumed Extirpated

A Added

The status list for rare native Ohio plants is revised every two years. State status is determined from records in the Natural Heritage Data Base.

A species is considered presumed extirpated (X) when no valid records are known from the last 20 years. Species designated as added (A) have been recently included in the Division's rare plant inventory and sufficient information is not yet available to assign an endangerment status.

Six Ohio plants are also included on the federal list of endangered and threatened species. Running buffalo clover, Trifolium stoloniferum, is federal endangered. Northern monkshood, Aconitum noveboracense, Lakeside daisy, Hymenoxys herbacea, small whorled pogonia, Isotria medeoloides, prairie fringed orchid, Platanthera leucophaea, and Appalachian spiraea, Spiraea virginiana, are federal threatened.

#### SCIENTIFIC AND COMMON NAMES OHIO **STATUS**

- ACALYPHA VIRGINICA VAR. DEAMII DEAM'S THREE-SEEDED T MERCURY
- Ē ACER PENSYLVANICUM - STRIPED MAPLE
- Ε ACONITUM NOVEBORACENSE - NORTHERN MONKSHOOD
- ACONITUM UNCINATUM SOUTHERN MONKSHOOD E
- ACORUS AMERICANUS AMERICAN SWEET-FLAG Α
- T ACTAEA RUBRA - RED BANEBERRY
- Т ADLUMIA FUNGOSA - MOUNTAIN-FRINGE
- AGALINIS AURICULATA EAR-LEAVED-FOXGLOVE E
- AGALINIS GATTINGERI GATTINGER'S-FOXGLOVE E
- AGALINIS PURPUREA VAR. PARVIFLORA SMALL PURPLE-E <u>FOXGLOVE</u>
- E AGALINIS SKINNERIANA - SKINNER'S-FOXGLOVE
- T AGAVE VIRGINICA - AMERICAN ALOE
- X AGROSTIS ELLIOTTIANA - ELLIOTT'S BENT GRASS
- Ε AMELANCHIER SANGUINEA - ROCK SERVICEBERRY

- T AMMOPHILA BREVILIGULATA AMERICAN BEACH GRASS
- X ANDREAEA RUPESTRIS VAR. RUPESTRIS BLACK ROCK MOSS
- X ANDROMEDA GLAUCOPHYLLA BOG-ROSEMARY
- E ANDROPOGON VIRGINICUS VAR. ABBREVIATUS COMMON BROOM-SEDGE
- T ANDROSACE OCCIDENTALIS WESTERN ROCK-JASMINE
- T ANEMONE CYLINDRICA PRAIRIE THIMBLEWEED
- X ANOMOBRYUM FILIFORME COMMON SILVER MOSS
- E ANOMODON VITICULOSUS LONG TAIL MOSS
- T ANTENNARIA VIRGINICA SHALE BARREN PUSSY-TOES
- T APOCYNUM SIBIRICUM CLASPING-LEAVED DOGBANE
- E ARABIS DIVARICARPA LIMESTONE ROCK CRESS
- E ARABIS DRUMMONDII DRUMMOND'S ROCK CRESS
- T ARABIS HIRSUTA VAR. ADPRESSIPILIS SOUTHERN HAIRY ROCK
  CRESS
- E ARABIS HIRSUTA VAR. PYCNOCARPA WESTERN HAIRY ROCK CRESS
- T ARABIS LYRATA LYRE-LEAVED ROCK CRESS
- E ARABIS MISSOURIENSIS MISSOURI ROCK CRESS
- E ARABIS PATENS SPREADING ROCK CRESS
- E ARALIA HISPIDA BRISTLY SARSAPARILLA
- E ARCTOSTAPHYLOS UVA-URSI BEARBERRY
  P ARENARIA I ATERIEI ORA GROVES AND THE
- P ARENARIA LATERIFLORA GROVE SANDWORT
  E ARENARIA PATULA SPREADING SANDWORT
- P ARENARIA STRICTA ROCK SANDWORT
- E ARETHUSA BULBOSA DRAGON'S-MOUTH
- E ARISTIDA NECOPINA FALSE ARROW-FEATHER
- P ARISTIDA PURPURASCENS PURPLE TRIPLE-AWNED GRASS
- T ARMORACIA LACUSTRIS LAKE CRESS
- E ARTEMISIA CAMPESTRIS BEACH WORMWOOD
- P ASCLEPIAS AMPLEXICAULIS BLUNT-LEAVED MILKWEED
- P ASCLEPIAS VARIEGATA WHITE MILKWEED
- P ASCLEPIAS VIRIDIFLORA GREEN MILKWEED
- P ASCLEPIAS VIRIDIS SPIDER MILKWEED
- T ASPLENIUM BRADLEYI BRADLEY'S SPLEENWORT
- X ASPLENIUM RESILIENS BLACK-STEMMED SPLEENWORT
- T ASPLENIUM RUTA-MURARIA WALL-RUE
- X ASTER ACUMINATUS MOUNTAIN ASTER
- T ASTER DRUMMONDII DRUMMOND'S ASTER
- T ASTER DUMOSUS BUSHY ASTER
- T ASTER OBLONGIFOLIUS SHALE BARREN ASTER
- E ASTER ONTARIONIS BOTTOMLAND ASTER
- T ASTER SOLIDAGINEUS NARROW-LEAVED ASTER
- E ASTER SURCULOSUS CREEPING ASTER
- A ASTRAGALUS CANADENSIS CANADA MILK-VETCH
- E ASTRAGALUS NEGLECTUS COOPER'S MILK-VETCH

- AUREOLARIA PEDICULARIA VAR. AMBIGENS PRAIRIE FERN-E LEAVED FALSE FOXGLOVE
- AUREOLARIA PEDICULARIA VAR. PEDICULARIA WOODLAND FERN-Ε LEAVED FALSE FOXGLOVE
- Ε BAPTISIA AUSTRALIS - BLUE FALSE INDIGO
- P BAPTISIA LACTEA - PRAIRIE FALSE INDIGO
- BARBULA INDICA VAR. INDICA TWISTED TEETH MOSS Ε
- X BESSEYA BULLII - KITTEN-TAILS
- BETULA POPULIFOLIA GRAY BIRCH Ρ
- T BETULA PUMILA - SWAMP BIRCH
- T BOTRYCHIUM BITERNATUM - SPARSE-LOBED GRAPE FERN
- E BOTRYCHIUM LANCEOLATUM - TRIANGLE GRAPE FERN Τ
- BOTRYCHIUM MULTIFIDUM LEATHERY GRAPE FERN
- BOTRYCHIUM SIMPLEX LEAST GRAPE FERN Ε
- T BROMUS NOTTOWAYANUS - SATIN BROME
- Т BUCHNERA AMERICANA - BLUEHEARTS
- Ε BUXBAUMIA MINAKATAE - ETHEREAL ELF CAP MOSS
- P CACALIA PLANTAGINEA - FEN INDIAN-PLANTAIN
- P CAKILE EDENTULA - INLAND SEA ROCKET
- CALAMAGROSTIS PORTERI SSP. INSPERATA BARTLEY'S REED Ε <u>GRASS</u>
- T CALAMINTHA ARKANSANA - LIMESTONE SAVORY
- Т CALLA PALUSTRIS - WILD CALLA
- T CALLITRICHE VERNA - VERNAL WATER-STARWORT
- T CALOPOGON TUBEROSUS - GRASS-PINK
- CALYCANTHUS FERTILIS SWEET-SHRUB X
- CAMPANULA ROTUNDIFOLIA HAREBELL Ε
- CAMPYLOSTELIUM SAXICOLA ROCK-LOVING SWAN-NECKED E <u>MOSS</u>
- Ε CANOPARMELIA TEXANA - TEXAS SHIELD LICHEN
- P CARDAMINE DISSECTA - NARROW-LEAVED TOOTHWORT
- CARDAMINE PRATENSIS VAR. PALUSTRIS AMERICAN CUCKOO-Ε **FLOWER**
- P CAREX ALATA - BROAD-WINGED SEDGE
- Т CAREX ALBOLUTESCENS - PALE STRAW SEDGE
- CAREX ALOPECOIDEA NORTHERN FOX SEDGE E T
- CAREX APPALACHICA APPALACHIAN SEDGE
- P CAREX AQUATILIS - LEAFY TUSSOCK SEDGE
- CAREX ARCTATA DROOPING WOOD SEDGE E
- P CAREX ARGYRANTHA - SILVERY SEDGE
- P CAREX ATHERODES - WHEAT SEDGE
- CAREX ATLANTICA VAR. CAPILLACEA HOWE'S SEDGE P
- P CAREX AUREA - GOLDEN-FRUITED SEDGE
- CAREX BEBBII BEBB'S SEDGE P
- Т CAREX BICKNELLII - BICKNELL'S SEDGE
- Τ CAREX BREVIOR - TUFTED FESCUE SEDGE

- T CAREX BRUNNESCENS BROWNISH SEDGE
- E CAREX BUSHII BUSH'S SEDGE
- E CAREX CEPHALOIDEA THIN-LEAVED SEDGE
- T CAREX CONOIDEA FIELD SEDGE
- E CAREX CRINITA VAR. BREVICRINIS SHORT-FRINGED SEDGE
- T CAREX CRUS-CORVI RAVEN-FOOT SEDGE
- P CAREX CRYPTOLEPIS LITTLE YELLOW SEDGE
- P CAREX CUMBERLANDENSIS CUMBERLAND SEDGE
- E CAREX DECOMPOSITA CYPRESS-KNEE SEDGE
- X CAREX DEWEYANA DEWEY'S SEDGE
- P CAREX DIANDRA LESSER PANICLED SEDGE
- E CAREX DISPERMA TWO-SEEDED SEDGE
- E CAREX ECHINATA LITTLE PRICKLY SEDGE
- P CAREX FLAVA YELLOW SEDGE
- X CAREX FORMOSA HANDSOME SEDGE
- E CAREX GARBERI GARBER'S SEDGE
- X CAREX HAYDENII HAYDEN'S SEDGE
- P CAREX JUNIPERORUM JUNIPER SEDGE
- P CAREX LASIOCARPA SLENDER SEDGE
- E CAREX LIMOSA MUD SEDGE
- E CAREX LONGII LONG'S SEDGE
- E CAREX LOUISIANICA LOUISIANA SEDGE
- E CAREX LUCORUM FIRE SEDGE
- E CAREX LUPULIFORMIS FALSE HOP SEDGE
- E CAREX MERRITT-FERNALDII FERNALD'S SEDGE
- T CAREX MESOCHOREA MIDLAND SEDGE
- T CAREX OLIGOSPERMA FEW-SEEDED SEDGE
- P CAREX PALLESCENS PALE SEDGE
- X CAREX PECKII PECK'S SEDGE
- E CAREX PLANISPICATA FLAT-SPIKED SEDGE
- T CAREX PROJECTA NECKLACE SEDGE
- E CAREX PSEUDOCYPERUS NORTHERN BEARDED SEDGE
- T CAREX PURPURIFERA PURPLE WOOD SEDGE
- T CAREX RETROFLEXA VAR. RETROFLEXA REFLEXED SEDGE
- E CAREX RETRORSA REFLEXED BLADDER SEDGE
- X CAREX RICHARDSONII RICHARDSON'S SEDGE
- E CAREX SICCATA HAY SEDGE
- T CAREX SPRENGELII SPRENGEL'S SEDGE
- P CAREX STRAMINEA STRAW SEDGE
- E CAREX STRIATULA LINED SEDGE
- X CAREX STYLOFLEXA LOWLAND WOOD SEDGE
- X <u>CAREX TENUIFLORA THIN-FLOWERED SEDGE</u>
- A CAREX TIMIDA TIMID SEDGE
- P CAREX VIRIDULA LITTLE GREEN SEDGE
- P CASTANEA DENTATA AMERICAN CHESTNUT

- X CEANOTHUS HERBACEUS - PRAIRIE REDROOT
- T CELTIS TENUIFOLIA - DWARF HACKBERRY
- CENTUNCULUS MINIMUS CHAFFWEED X
- Р CHAMAEDAPHNE CALYCULATA - LEATHER-LEAF
- X CHENOPODIUM CAPITATUM - STRAWBERRY-BLITE
- CHENOPODIUM LEPTOPHYLLUM SLENDER GOOSEFOOT X
- CHIMAPHILA UMBELLATA PIPSISSEWA Т
- Т CHIONANTHUS VIRGINICUS - FRINGE-TREE
- T CHRYSOGONUM VIRGINIANUM - GOLDEN-KNEES
- Ε CHRYSOPSIS GRAMINIFOLIA - SILK-GRASS
- E CINNA LATIFOLIA - NORTHERN WOOD-REED
- T CIRSIUM CAROLINIANUM - CAROLINA THISTLE
- X CLEMATIS OCCIDENTALIS - PURPLE VIRGIN'S-BOWER
- CLINTONIA BOREALIS BLUEBEAD-LILY Ε
- T CLINTONIA UMBELLULATA - SPECKLED WOOD-LILY
- P CLITORIA MARIANA - BUTTERFLY-PEA
- COELOGLOSSUM VIRIDE LONG-BRACTED ORCHID E
- COLLEMA BACHMANIANUM BACHMAN'S JELLY LICHEN Ε
- COLLEMA COCCOPHORUM TAR JELLY LICHEN Ε
- Ε COLLEMA CONGLOMERATUM - DOTTED JELLY LICHEN
- COLLEMA CRISPUM CRINKLED JELLY LICHEN X
- COLLEMA FUSCOVIRENS DUSKY JELLY LICHEN E
- E COLLINSONIA VERTICILLATA - EARLY STONEROOT
- T COMPTONIA PEREGRINA - SWEET-FERN
- T CONYZA RAMOSISSIMA - BUSHY HORSEWEED
- P CORALLORHIZA MACULATA - SPOTTED CORAL-ROOT
- CORALLORHIZA TRIFIDA EARLY CORAL-ROOT E
- P CORALLORHIZA WISTERIANA - SPRING CORAL-ROOT
- CORNUS CANADENSIS BUNCHBERRY T
- P CORNUS RUGOSA - ROUND-LEAVED DOGWOOD
- CORYDALIS SEMPERVIRENS ROCK-HARLEQUIN P
- X CORYLUS CORNUTA - BEAKED HAZEL
- X CRATAEGUS BRAINERDII - BRAINERD'S HAWTHORN
- CRATAEGUS UNIFLORA DWARF HAWTHORN E
- T CROTON GLANDULOSUS - NORTHERN CROTON
- X CUSCUTA COMPACTA - SESSILE DODDER
- Ε CUSCUTA CORYLI - HAZEL DODDER
- A CUSCUTA CUSPIDATA - CUSPIDATE DODDER T
- CUSCUTA GLOMERATA GLOMERATE DODDER
- CUSCUTA INDECORA PRETTY DODDER Α
- Ε CUSCUTA PENTAGONA - FIVE-ANGLED DODDER
- CYNOGLOSSUM VIRGINIANUM VAR. BOREALE NORTHERN WILD X <u>COMFREY</u>
- E CYPERUS ACUMINATUS - PALE UMBRELLA-SEDGE
- CYPERUS DIANDRUS LOW UMBRELLA-SEDGE P

- Ε CYPERUS DIPSACIFORMIS - ROUGH UMBRELLA-SEDGE
- E CYPERUS LANCASTRIENSIS - MANY-FLOWERED UMBRELLA-SEDGE
- E CYPERUS REFRACTUS - REFLEXED UMBRELLA-SEDGE
- T CYPERUS SCHWEINITZII - SCHWEINITZ' UMBRELLA-SEDGE
- CYPRIPEDIUM CALCEOLUS VAR. PARVIFLORUM SMALL YELLOW Ε LADY'S-SLIPPER
- Ε CYPRIPEDIUM CANDIDUM - WHITE LADY'S-SLIPPER
- T CYPRIPEDIUM REGINAE - SHOWY LADY'S-SLIPPER
- X CYSTOPTERIS FRAGILIS - BRITTLE FERN
- P CYSTOPTERIS TENNESSEENSIS - TENNESSEE BLADDER FERN
- X DALEA PURPUREA - PURPLE PRAIRIE-CLOVER
- DALIBARDA REPENS ROBIN-RUN-AWAY T
- DELPHINIUM EXALTATUM TALL LARKSPUR P
- P DESCHAMPSIA CESPITOSA - TUFTED HAIR GRASS
- Т DESCHAMPSIA FLEXUOSA - CRINKLED HAIR GRASS
- DESCURAINIA PINNATA TANSY MUSTARD T
- DESMODIUM GLABELLUM HAIRY TICK-TREFOIL Α
- DESMODIUM ILLINOENSE PRAIRIE TICK-TREFOIL X
- DESMODIUM SESSILIFOLIUM SESSILE TICK-TREFOIL E
- DIBAEIS ABSOLUTA PINK DOT LICHEN Ε
- X <u>DIGITARIA FILIFORMIS - SLENDER FINGER GRASS</u>
- DIPHYSCIUM CUMBERLANDIANUM CUMBERLAND GRAIN O' E WHEAT MOSS
- T DISPORUM MACULATUM - NODDING MANDARIN
- Ε DRABA BRACHYCARPA - LITTLE WHITLOW-GRASS
- T DRABA CUNEIFOLIA - WEDGE-LEAVED WHITLOW-GRASS T
- DRABA REPTANS CAROLINA WHITLOW-GRASS
- Ε DROSERA INTERMEDIA - SPATHULATE-LEAVED SUNDEW
- E DRYOPTERIS CELSA - LOG FERN
- Ε DRYOPTERIS CLINTONIANA - CLINTON'S WOOD FERN
- DRYOPTERIS FILIX-MAS MALE FERN A
- Ε ECHINODORUS ROSTRATUS - BURHEAD
- X **ELATINE TRIANDRA - ELATINE**
- Ε ELEOCHARIS CARIBAEA - CARIBBEAN SPIKE-RUSH
- T ELEOCHARIS COMPRESSA - FLAT-STEMMED SPIKE-RUSH
- E ELEOCHARIS ENGELMANNII - ENGELMANN'S SPIKE-RUSH
- T ELEOCHARIS OLIVACEA - OLIVACEOUS SPIKE-RUSH
- Ε ELEOCHARIS OVATA - OVATE SPIKE-RUSH
- E ELEOCHARIS PARVULA - LEAST SPIKE-RUSH
- E ELEOCHARIS PAUCIFLORA - FEW-FLOWERED SPIKE-RUSH
- Ε ELEOCHARIS ROBBINSII - ROBBINS' SPIKE-RUSH
- E ELEOCHARIS WOLFII - WOLF'S SPIKE-RUSH
- T ELYMUS TRACHYCAULUS - BEARDED WHEAT GRASS
- EPILOBIUM ANGUSTIFOLIUM FIREWEED Ε
- Т EPILOBIUM STRICTUM - SIMPLE WILLOW-HERB

- T EQUISETUM SYLVATICUM WOODLAND HORSETAIL
- T EQUISETUM VARIEGATUM VARIEGATED SCOURING-RUSH
- E ERIOCAULON SEPTANGULARE WHITE-BUTTONS
- X ERIOPHORUM GRACILE SLENDER COTTON-GRASS
- P ERIOPHORUM VIRGINICUM TAWNY COTTON-GRASS
- P ERIOPHORUM VIRIDICARINATUM GREEN COTTON-GRASS
- T ERYNGIUM YUCCIFOLIUM RATTLESNAKE-MASTER
- E ERYSIMUM ARKANSANUM WESTERN WALLFLOWER
- E ERYTHRONIUM ROSTRATUM GOLDEN-STAR
- T EUPATORIUM ALBUM WHITE THOROUGHWORT
- T EUPATORIUM AROMATICUM SMALL WHITE SNAKEROOT
- E <u>EUPATORIUM HYSSOPIFOLIUM HYSSOP THOROUGHWORT</u>
- P <u>EUPATORIUM INCARNATUM PINK THOROUGHWORT</u>
- P <u>EUPHORBIA POLYGONIFOLIA SEASIDE SPURGE</u>
- E <u>EUPHORBIA PURPUREA GLADE SPURGE</u>
- E <u>EUPHORBIA SERPENS ROUND-LEAVED SPURGE</u>
- T EUTHAMIA REMOTA GREAT LAKES GOLDENROD
- E FISSIDENS HYALINUS FILMY FISSIDENS
- E FROELICHIA FLORIDANA COMMON COTTONWEED
- T GALACTIA VOLUBILIS MILK-PEA
- T GALIUM LABRADORICUM BOG BEDSTRAW
- E GALIUM PALUSTRE MARSH BEDSTRAW
- X GAULTHERIA HISPIDULA CREEPING SNOWBERRY
- T GENTIANA ALBA YELLOWISH GENTIAN
- E GENTIANA PUBERULENTA PRAIRIE GENTIAN
- E GENTIANA SAPONARIA SOAPWORT GENTIAN
- E GENTIANA VILLOSA SAMPSON'S SNAKEROOT
- P GENTIANOPSIS CRINITA FRINGED GENTIAN
- P GENTIANOPSIS PROCERA SMALL FRINGED GENTIAN
- E GERANIUM BICKNELLII BICKNELL'S CRANE'S-BILL
- P GEUM RIVALE WATER AVENS
- E GLYCERIA ACUTIFLORA SHARP-GLUMED MANNA GRASS
- X GLYCERIA BOREALIS NORTHERN MANNA GRASS
- E GNAPHALIUM VISCOSUM WINGED CUDWEED
- X GOODYERA TESSELATA CHECKERED RATTLESNAKE-PLANTAIN

  GRATIOLA VIRGINIANA ROLDID ERVICENTAIN
- T GRATIOLA VIRGINIANA ROUND-FRUITED HEDGE-HYSSOP

  GRATIOLA VISCIDILA SHORTS HEDGE HYSSOP
- T GRATIOLA VISCIDULA SHORT'S HEDGE-HYSSOP
- X GYMNOCARPIUM APPALACHIANUM APPALACHIAN OAK FERN

  GYMNOCARPIUM DRYORTERIS GOLDINATION OF THE CONTROL OF THE
- T GYMNOCARPIUM DRYOPTERIS COMMON OAK FERN
- X GYMNOPOGON AMBIGUUS BEARD GRASS
- X HACKELIA DEFLEXA NORTHERN STICKSEED
- X HALESIA CAROLINA SILVER-BELL
- T HEDEOMA HISPIDA ROUGH PENNYROYAL
- P HEDYOTIS NIGRICANS NARROW-LEAVED SUMMER BLUETS
- T HELIANTHEMUM BICKNELLII PLAINS FROSTWEED

- T HELIANTHEMUM CANADENSE CANADA FROSTWEED
- T HELIANTHUS MOLLIS ASHY SUNFLOWER
- P HELIANTHUS OCCIDENTALIS WESTERN SUNFLOWER
- E HETERANTHERA RENIFORMIS MUD-PLANTAIN
- X HEUCHERA LONGIFLORA LONG-FLOWERED ALUM-ROOT
- T HEUCHERA PARVIFLORA SMALL-FLOWERED ALUM-ROOT
- T HEUCHERA VILLOSA HAIRY ALUM-ROOT
- T HEXALECTRIS SPICATA CRESTED CORAL-ROOT
- T HIERACIUM CANADENSE CANADA HAWKWEED
- E HIERACIUM LONGIPILUM LONG-BEARDED HAWKWEED
- X HOTTONIA INFLATA FEATHERFOIL
- X HUDSONIA TOMENTOSA BEACH-HEATHER
- E HYDROCOTYLE UMBELLATA NAVELWORT
- E HYMENOXYS HERBACEA LAKESIDE DAISY
- T HYPERICUM BOREALE NORTHERN ST. JOHN'S-WORT
- E HYPERICUM CANADENSE CANADA ST. JOHN'S-WORT
- E HYPERICUM DENTICULATUM COPPERY ST. JOHN'S-WORT
- E HYPERICUM ELLIPTICUM FEW-FLOWERED ST. JOHN'S-WORT
- E HYPERICUM GYMNANTHUM LEAST ST. JOHN'S-WORT
- T HYPERICUM KALMIANUM KALM'S ST. JOHN'S-WORT
- P HYPERICUM MAJUS TALL ST. JOHN'S-WORT
- E HYPNUM PRATENSE WRINKLED-LEAVED MARSH HYPNUM
- E IRIS BREVICAULIS LEAFY BLUE FLAG
- T IRIS VERNA DWARF IRIS
- X ISOETES ECHINOSPORA SPINY-SPORED QUILLWORT
- E ISOETES ENGELMANNII APPALACHIAN QUILLWORT
- E ISOTRIA MEDEOLOIDES SMALL WHORLED POGONIA
- P JUGLANS CINEREA BUTTERNUT
- P JUNCUS ALPINUS ALPINE RUSH
- P JUNCUS BALTICUS BALTIC RUSH
- E JUNCUS DIFFUSISSIMUS DIFFUSE RUSH
- E JUNCUS GREENEI GREENE'S RUSH
- E JUNCUS INTERIOR INLAND RUSH
- E JUNCUS PLATYPHYLLUS FLAT-LEAVED RUSH
- T JUNCUS SECUNDUS ONE-SIDED RUSH
- E JUNIPERUS COMMUNIS GROUND JUNIPER
- E KOELERIA MACRANTHA JUNE GRASS
- T KRIGIA DANDELION POTATO-DANDELION
- T KRIGIA VIRGINICA VIRGINIA DWARF-DANDELION
- E <u>LACTUCA HIRSUTA HAIRY TALL LETTUCE</u>
- P LARIX LARICINA TAMARACK
- T LATHYRUS JAPONICUS INLAND BEACH PEA
- T LATHYRUS OCHROLEUCUS YELLOW VETCHLING
- E LATHYRUS VENOSUS WILD PEA
- T LEAVENWORTHIA UNIFLORA MICHAUX'S LEAVENWORTHIA

- P <u>LECHEA INTERMEDIA ROUND-FRUITED PINWEED</u>
- T LECHEA MINOR THYME-LEAVED PINWEED
- T LECHEA PULCHELLA LEGGETT'S PINWEED
- T LECHEA TENUIFOLIA NARROW-LEAVED PINWEED
- P LECHEA VILLOSA HAIRY PINWEED
- E LEDUM GROENLANDICUM LABRADOR-TEA
- E <u>LEERSIA LENTICULARIS CATCHFLY GRASS</u>
- T LIATRIS CYLINDRACEA SLENDER BLAZING-STAR
- P LIATRIS SQUARROSA SCALY BLAZING-STAR
- X <u>LIGUSTICUM CANADENSE AMERICAN LOVAGE</u>
- T LILIUM PHILADELPHICUM WOOD LILY
- P LILIUM SUPERBUM TURK'S-CAP LILY
- E LINARIA CANADENSIS OLD-FIELD TOADFLAX
- X <u>LINNAEA BOREALIS AMERICAN TWINFLOWER</u>
- E <u>LIPOCARPHA DRUMMONDII DRUMMOND'S DWARF BULRUSH</u>
- T LIPOCARPHA MICRANTHA DWARF BULRUSH
- X LISTERA CORDATA HEART-LEAVED TWAYBLADE
- T <u>LITHOSPERMUM CAROLINIENSE PLAINS PUCCOON</u>
- X LONICERA FLAVA PALE YELLOW HONEYSUCKLE
- X LONICERA OBLONGIFOLIA SWAMP FLY HONEYSUCKLE
- X LONICERA VILLOSA MOUNTAIN FLY HONEYSUCKLE
- P LOPHOTOCARPUS CALYCINUS SOUTHERN WAPATO
- P <u>LUPINUS PERENNIS WILD LUPINE</u>
- T LUZULA BULBOSA SOUTHERN WOODRUSH
- E LYCOPODIELLA MARGUERITAE NORTHERN PROSTRATE CLUB-MOSS
- E LYCOPODIELLA SUBAPPRESSA NORTHERN APPRESSED CLUB-MOSS
- E LYCOPODIUM LAGOPUS ONE-CONED CLUB-MOSS
- X LYONIA LIGUSTRINA MALE-BERRY
- E MAGNOLIA MACROPHYLLA BIGLEAF MAGNOLIA
- P MAGNOLIA TRIPETALA UMBRELLA MAGNOLIA
- P MALAXIS UNIFOLIA GREEN ADDER'S-MOUTH
- T MATELEA OBLIQUA ANGLE-POD
- X MEGALODONTA BECKII WATER-MARIGOLD
- T MELAMPYRUM LINEARE COW-WHEAT
- T MELANTHIUM VIRGINICUM BUNCHFLOWER
- E MELICA NITENS THREE-FLOWERED MELIC
- T MENYANTHES TRIFOLIATA BUCKBEAN
- E MONARDA PUNCTATA DOTTED HORSEMINT

  E MONESES IDUELORA CONTENTA DE CARDEAN
- E MONESES UNIFLORA ONE-FLOWERED WINTERGREEN
  X MUHLENBERGIA CAPILLARIS HAIR GRASS
- E MUHLENBERGIA CUSPIDATA PLAINS MUHLENBERGIA
- E MYRICA PENSYLVANICA BAYBERRY
- E MYRIOPHYLLUM HETEROPHYLLUM TWO-LEAVED WATER-MILFOIL

- MYRIOPHYLLUM SIBIRICUM AMERICAN WATER-MILFOIL T
- Ē MYRIOPHYLLUM VERTICILLATUM - GREEN WATER-MILFOIL
- E NAJAS GRACILLIMA - THREAD-LIKE NAIAD
- Τ NOTHOSCORDUM BIVALVE - FALSE GARLIC
- Ε NUPHAR VARIEGATA - BULLHEAD-LILY
- E OENOTHERA CLELANDII - CLELAND'S EVENING-PRIMROSE
- Т OENOTHERA OAKESIANA - OAKES' EVENING-PRIMROSE
- OENOTHERA PARVIFLORA SMALL-FLOWERED EVENING-T **PRIMROSE**
- OPHIOGLOSSUM ENGELMANNII LIMESTONE ADDER'S-TONGUE Ε
- P OPUNTIA HUMIFUSA - COMMON PRICKLY PEAR
- ORBEXILUM PEDUNCULATUM FALSE SCURF-PEA P
- OROBANCHE LUDOVICIANA LOUISIANA BROOM-RAPE X
- ORTHILIA SECUNDA ONE-SIDED WINTERGREEN X
- ORYZOPSIS ASPERIFOLIA LARGE-LEAVED MOUNTAIN-RICE Ε
- Τ ORYZOPSIS RACEMOSA - MOUNTAIN-RICE
- X OXALIS MONTANA - WHITE WOOD-SORREL
- Τ PANICUM BICKNELLII - BICKNELL'S PANIC GRASS
- PANICUM BOREALE NORTHERN PANIC GRASS T
- X PANICUM CALLIPHYLLUM - TALL GREEN PANIC GRASS
- PANICUM COMMONSIANUM COMMONS' PANIC GRASS Е
- PANICUM LAXIFLORUM PALE GREEN PANIC GRASS P
- PANICUM LEIBERGII LEIBERG'S PANIC GRASS T
- E PANICUM LINDHEIMERI - LINDHEIMER'S PANIC GRASS
- PANICUM LONGIFOLIUM LONG-LEAVED PANIC GRASS X Т
- PANICUM MERIDIONALE SOUTHERN HAIRY PANIC GRASS
- E PANICUM PERLONGUM - LONG-PANICLED PANIC GRASS
- PANICUM PHILADELPHICUM PHILADELPHIA PANIC GRASS T
- PANICUM PRAECOCIUS EARLY PANIC GRASS Ε
- PANICUM SPRETUM NARROW-HEADED PANIC GRASS Ε
- Ε PANICUM TUCKERMANII - TUCKERMAN'S PANIC GRASS
- PANICUM VERRUCOSUM WARTY PANIC GRASS Ε
- PANICUM VILLOSISSIMUM VILLOUS PANIC GRASS E
- PANICUM YADKINENSE SPOTTED PANIC GRASS E
- PARMOTREMA MADAGASCARIACEUM MADAGASCAR RUFFLE E <u>LICHEN</u>
- PASPALUM FLUITANS RIVERBANK PASPALUM P
- PASSIFLORA INCARNATA MAYPOP Τ
- PAXISTIMA CANBYI CLIFF-GREEN Ε
- Τ PENSTEMON CANESCENS - GRAY BEARD-TONGUE
- Ε PENSTEMON LAEVIGATUS - SMOOTH BEARD-TONGUE T
- PENSTEMON PALLIDUS DOWNY WHITE BEARD-TONGUE
- X PENSTEMON TUBAEFLORUS - WHITE-WAND BEARD-TONGUE X
- PERIDERIDIA AMERICANA PERIDERIDIA
- PHACELIA BIPINNATIFIDA FERN-LEAVED SCORPION-WEED P

- E PHACELIA DUBIA SMALL-FLOWERED SCORPION-WEED
- E PHACELIA RANUNCULACEA BLUE SCORPION-WEED
- P PHASEOLUS POLYSTACHIOS WILD KIDNEY BEAN
- P PHEGOPTERIS CONNECTILIS LONG BEECH FERN
- A PHILONOTIS FONTANA VAR. CAESPITOSA TUFTED MOISTURE-LOVING MOSS
- E PHLOX LATIFOLIA MOUNTAIN PHLOX
- E PHYLLANTHUS CAROLINIENSIS CAROLINA LEAF-FLOWER
- E PHYSALIS VIRGINIANA VIRGINIA GROUND-CHERRY
- X PIPTOCHAETIUM AVENACEUM BLACK-SEEDED NEEDLE GRASS
- E PLACIDIUM LACHNEUM BROWN STIPPLESCALE
- T PLAGIOTHECIUM LATEBRICOLA LURKING LESKEA
- T PLANTAGO CORDATA HEART-LEAVED PLANTAIN
- E PLANTAGO PATAGONICA WOOLLY PLANTAIN
- E PLATANTHERA BLEPHARIGLOTTIS WHITE FRINGED ORCHID

  T PLATANTHERA CILLARIS WELL ONLY TO THE PROPERTY OF T
- T PLATANTHERA CILIARIS YELLOW FRINGED ORCHID
- P PLATANTHERA FLAVA TUBERCLED REIN ORCHID
- X PLATANTHERA GRANDIFLORA LARGE PURPLE FRINGED ORCHID
- X PLATANTHERA HOOKERI HOOKER'S ORCHID
- X PLATANTHERA HYPERBOREA TALL NORTHERN GREEN ORCHID
- T PLATANTHERA LEUCOPHAEA PRAIRIE FRINGED ORCHID
- E PLATANTHERA PSYCODES SMALL PURPLE FRINGED ORCHID
- E PLUCHEA CAMPHORATA CAMPHOR-WEED
- P POA LANGUIDA WEAK SPEAR GRASS
- T POA PALUDIGENA MARSH SPEAR GRASS
- E POA SALTUENSIS PASTURE BLUE GRASS
- E POA WOLFII WOLF'S BLUE GRASS
- E PODOSTEMUM CERATOPHYLLUM RIVERWEED
- T POGONIA OPHIOGLOSSOIDES ROSE POGONIA
- A POHLIA ELONGATA VAR. ELONGATA NARROW-NECKED POHL'S MOSS
- E POLYGALA CRUCIATA CROSS-LEAVED MILKWORT
- E POLYGALA CURTISSII CURTISS' MILKWORT
- T POLYGALA INCARNATA PINK MILKWORT
- E POLYGALA PAUCIFOLIA GAY-WINGS
- T POLYGALA POLYGAMA RACEMED MILKWORT
- X POLYGONUM CAREYI CAREY'S SMARTWEED
- E POLYGONUM CILINODE MOUNTAIN BINDWEED
- T POLYGONUM ROBUSTIUS COARSE SMARTWEED
- E POLYGONUM SETACEUM VAR. INTERJECTUM BRISTLY SMARTWEED
- T POLYPODIUM POLYPODIOIDES LITTLE GRAY POLYPODY
- E POPULUS BALSAMIFERA BALSAM POPLAR
- P PORTERANTHUS TRIFOLIATUS BOWMAN'S-ROOT
- X POTAMOGETON FILIFORMIS FILIFORM PONDWEED
- E POTAMOGETON FRIESII FRIES' PONDWEED

- E POTAMOGETON GRAMINEUS GRASS-LIKE PONDWEED
- E POTAMOGETON HILLII HILL'S PONDWEED
- P POTAMOGETON NATANS FLOATING PONDWEED
- X POTAMOGETON PERFOLIATUS RED-HEADED PONDWEED
- E POTAMOGETON PRAELONGUS WHITE-STEMMED PONDWEED
- T POTAMOGETON PULCHER SPOTTED PONDWEED
- P POTAMOGETON RICHARDSONII RICHARDSON'S PONDWEED
- E POTAMOGETON ROBBINSII ROBBINS' PONDWEED
- X POTAMOGETON SPIRILLUS SPIRAL PONDWEED
- X POTAMOGETON STRICTIFOLIUS STRAIGHT-LEAVED PONDWEED
- E POTAMOGETON TENNESSEENSIS TENNESSEE PONDWEED
- X POTAMOGETON VASEYI VASEY'S PONDWEED
- P POTAMOGETON ZOSTERIFORMIS FLAT-STEMMED PONDWEED
- E POTENTILLA ARGUTA TALL CINQUEFOIL
- P POTENTILLA PALUSTRIS MARSH FIVE-FINGER
- E POTENTILLA PARADOXA BUSHY CINQUEFOIL
- E PRENANTHES ASPERA ROUGH RATTLESNAKE-ROOT
- P PRENANTHES CREPIDINEA NODDING RATTLESNAKE-ROOT
- P PRENANTHES RACEMOSA PRAIRIE RATTLESNAKE-ROOT
- E PRENANTHES TRIFOLIOLATA GALL-OF-THE-EARTH
- E PRUNUS MEXICANA BIGTREE PLUM
- X PRUNUS NIGRA CANADA PLUM
- T PRUNUS PUMILA VAR. CUNEATA SAND CHERRY
- X PRUNUS PUMILA VAR. PUMILA GREAT LAKES SAND CHERRY
- E <u>PTERIDIUM AQUILINUM VAR. PSEUDOCAUDATUM TAILED</u> <u>BRACKEN</u>
- X PTYCHOMITRIUM DRUMMONDII DRUMMOND'S PTYCHOMITRIUM
- E PUNCTELIA PERRETICULATA RETICULATE SPECKLED SHIELD LICHEN
- E <u>PYCNANTHEMUM VERTICILLATUM VAR. PILOSUM HAIRY</u> <u>MOUNTAIN-MINT</u>
- E PYROLA CHLORANTHA GREEN-FLOWERED WINTERGREEN
- X PYRUS ANGUSTIFOLIA NARROW-LEAVED CRABAPPLE
- T QUERCUS FALCATA SPANISH OAK
- T QUERCUS MARILANDICA BLACKJACK OAK
- X RAMALINA FARINACEA DOTTED RAMALINA
- E RAMALINA INTERMEDIA ROCK RAMALINA
- T RAMALINA PETRINA APPALACHIAN TRAIL RAMALINA
- E RAMALINA POLLINARIA CHALKY RAMALINA
- E RANUNCULUS AMBIGENS WATER-PLANTAIN SPEARWORT
- P RANUNCULUS FASCICULARIS EARLY BUTTERCUP
- E RANUNCULUS PUSILLUS LOW SPEARWORT
- P RHEXIA VIRGINICA VIRGINIA MEADOW-BEAUTY
  E RHODODENDRON CALENDIA A CELDA CE
- E RHODODENDRON MA YIMIM CREAT RHODODENDRON MA YIMIM CREAT
- T RHODODENDRON MAXIMUM GREAT RHODODENDRON
  RHODODENDRON NUDIFLORUM VAR. NUDIFLORUM PINXTER-

- T FLOWER
- P RHODODENDRON NUDIFLORUM VAR. ROSEUM NORTHERN ROSE AZALEA
- X RHUS AROMATICA VAR. ARENARIA BEACH SUMAC
- P RHYNCHOSPORA ALBA WHITE BEAK-RUSH
- E RHYNCHOSPORA RECOGNITA TALL GRASS-LIKE BEAK-RUSH
- X RIBES GLANDULOSUM SKUNK CURRANT
- E RIBES MISSOURIENSE MISSOURI GOOSEBERRY
- E RIBES TRISTE SWAMP RED CURRANT
- X ROSA ARKANSANA PRAIRIE WILD ROSE
- E ROSA BLANDA SMOOTH ROSE
- E SACCHARUM ALOPECUROIDEUM SILVER PLUME GRASS
- X SAGINA DECUMBENS SOUTHERN PEARLWORT
- T SAGITTARIA CUNEATA WAPATO
- E SAGITTARIA GRAMINEA GRASS-LEAVED ARROWHEAD
- X SAGITTARIA PLATYPHYLLA ELLIPTIC-LEAVED ARROWHEAD

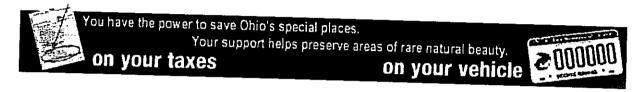
  T SAGITTARIA PIGIDA DEFRIS TONICITA
- T SAGITTARIA RIGIDA DEER'S-TONGUE ARROWHEAD
- T SALIX CANDIDA HOARY WILLOW
- P SALIX CAROLINIANA CAROLINA WILLOW
- P SALIX MYRICOIDES BLUE-LEAVED WILLOW
- E SALIX PEDICELLARIS BOG WILLOW
- E SALIX PETIOLARIS SLENDER WILLOW
- P SALIX SERISSIMA AUTUMN WILLOW
- P SARRACENIA PURPUREA PITCHER-PLANT
- E SCHEUCHZERIA PALUSTRIS SCHEUCHZERIA
- E SCHIZACHNE PURPURASCENS FALSE MELIC
- E SCHIZACHYRIUM SCOPARIUM VAR. LITTORALE COASTAL LITTLE BLUESTEM
- P SCIRPUS EXPANSUS WOODLAND BULRUSH
- P SCIRPUS PURSHIANUS PURSH'S BULRUSH
- E SCIRPUS SMITHII SMITH'S BULRUSH
- E SCIRPUS SUBTERMINALIS SWAYING-RUSH
- X SCIRPUS TORREYI TORREY'S BULRUSH
- E SCLERIA OLIGANTHA TUBERCLED NUT-RUSH
- E SCLERIA PAUCIFLORA FEW-FLOWERED NUT-RUSH
- P SCLERIA TRIGLOMERATA TALL NUT-RUSH
- X SCORPIDIUM SCORPIOIDES TURGID BROWN WORM MOSS
  P SCUITE LARIA SA VATUE BOOK SWIFT OF THE STATE OF T
- P <u>SCUTELLARIA SAXATILIS ROCK SKULLCAP</u>
- T SELAGINELLA ECLIPES MIDWEST SPIKE-MOSS
- X SELAGINELLA RUPESTRIS ROCK SPIKE-MOSS
- T SENECIO PAUPERCULUS BALSAM SQUAW-WEED
- P SHEPHERDIA CANADENSIS CANADA BUFFALO-BERRY
- P SIDA HERMAPHRODITA VIRGINIA-MALLOW
- T SILENE CAROLINIANA VAR. PENSYLVANICA CAROLINA CATCHFLY
- E SILENE CAROLINIANA VAR. WHERRYI WHERRY'S CATCHFLY

- E SILENE NIVEA SNOWY CAMPION
- P SILENE REGIA ROYAL CATCHFLY
- P SILENE ROTUNDIFOLIA ROUND-LEAVED CATCHFLY
- E SILPHIUM LACINIATUM COMPASS-PLANT
- E SISYRINCHIUM ATLANTICUM ATLANTIC BLUE-EYED-GRASS
- T SISYRINCHIUM MONTANUM NORTHERN BLUE-EYED-GRASS
- E SISYRINCHIUM MUCRONATUM NARROW-LEAVED BLUE-EYED-GRASS
- X SMILACINA TRIFOLIA THREE-LEAVED FALSE SOLOMON'S-SEAL
- P SMILAX HERBACEA VAR. LASIONEURA PALE CARRION-FLOWER
- E SMILAX HERBACEA VAR. PULVERULENTA DOWNY CARRION-FLOWER
- X SOLIDAGO ARGUTA CUT-LEAVED GOLDENROD
- T SOLIDAGO ODORA SWEET GOLDENROD
- X SOLIDAGO PTARMICOIDES WHITE UPLAND GOLDENROD
- E SOLIDAGO PUBERULA DUSTY GOLDENROD
- E SOLIDAGO SPHACELATA FALSE GOLDENROD
- T SOLIDAGO SQUARROSA LEAFY GOLDENROD
- E SORBUS DECORA WESTERN MOUNTAIN-ASH
- T SPARGANIUM ANDROCLADUM KEELED BUR-REED
- E SPARGANIUM CHLOROCARPUM SMALL BUR-REED
- P SPERMACOCE GLABRA SMOOTH BUTTONWEED
- E SPHAGNUM BARTLETTIANUM BARTLETT'S PEAT MOSS
- E SPHAGNUM RIPARIUM SHORE-GROWING PEAT MOSS
- T SPHENOPHOLIS OBTUSATA VAR. OBTUSATA PRAIRIE WEDGE GRASS
- P <u>SPHENOPHOLIS PENSYLVANICA SWAMP-OATS</u>
- E SPIRAEA VIRGINIANA APPALACHIAN SPIRAEA
- P SPIRANTHES LUCIDA SHINING LADIES'-TRESSES
- P SPIRANTHES MAGNICAMPORUM GREAT PLAINS LADIES'-TRESSES
- P SPIRANTHES OVALIS LESSER LADIES'-TRESSES
- T SPIRANTHES ROMANZOFFIANA HOODED LADIES'-TRESSES
- T SPOROBOLUS HETEROLEPIS PRAIRIE DROPSEED
- T STENANTHIUM GRAMINEUM FEATHER-BELLS
- E STICTA BEAUVOISII FRINGED MOON LICHEN
- T STIPA SPARTEA PORCUPINE GRASS
- E STREPTOPUS ROSEUS ROSE TWISTED-STALK
- X STYRAX GRANDIFOLIUS BIGLEAF SNOWBELL
- X SYMPHORICARPOS ALBUS VAR. ALBUS SNOWBERRY
- X THUIDIUM ALLENII ALLEN'S FERN MOSS
- P THUJA OCCIDENTALIS ARBOR VITAE
- T TOFIELDIA GLUTINOSA FALSE ASPHODEL
- E TOMENTYPNUM NITENS FUZZY HYPNUM MOSS
  E TORTELLA INCLINATA CURVED TORTELLA
- E TORTELLA INCLINATA CURVED TORTELLA
  E TOXICODENDRON PYDRER CH. MORTHER
- E TOXICODENDRON RYDBERGII NORTHERN POISON-IVY
- T TRIADENUM TUBULOSUM LARGE MARSH ST. JOHN'S-WORT

- TRIADENUM WALTERI WALTER'S ST. JOHN'S-WORT E
- TRICHOMANES BOSCHIANUM APPALACHIAN FILMY FERN E
- TRICHOSTEMA DICHOTOMUM VAR. LINEARE NARROW-LEAVED Ε **BLUECURLS**
- TRIFOLIUM REFLEXUM BUFFALO CLOVER E
- TRIFOLIUM STOLONIFERUM RUNNING BUFFALO CLOVER Ε
- T TRIGLOCHIN MARITIMUM - SEASIDE ARROW-GRASS
- P TRIGLOCHIN PALUSTRE - MARSH ARROW-GRASS
- X TRILLIUM CERNUUM - NODDING TRILLIUM
- TRILLIUM RECURVATUM PRAIRIE WAKE-ROBIN P
- Ε TRILLIUM UNDULATUM - PAINTED TRILLIUM
- Т TRIPHORA TRIANTHOPHORA - THREE-BIRDS ORCHID
- TRIPLASIS PURPUREA PURPLE SAND GRASS P
- E TROLLIUS LAXUS - SPREADING GLOBEFLOWER
- T <u>ULMUS THOMASII - ROCK ELM</u>
- E URTICA CHAMAEDRYOIDES - SPRING NETTLE
- Ε UTRICULARIA CORNUTA - HORNED BLADDERWORT
- E UTRICULARIA GEMINISCAPA - TWO-SCAPED BLADDERWORT
- T UTRICULARIA INTERMEDIA - FLAT-LEAVED BLADDERWORT
- UTRICULARIA MINOR LESSER BLADDERWORT P
- Τ VACCINIUM MYRTILLOIDES - VELVET-LEAVED BLUEBERRY
- Т VACCINIUM OXYCOCCOS - SMALL CRANBERRY E
- VALERIANA CILIATA PRAIRIE VALERIAN
- VALERIANA ULIGINOSA SWAMP VALERIAN X
- T VERATRUM WOODII - WOOD'S-HELLEBORE
- P VERBESINA HELIANTHOIDES - HAIRY WINGSTEM
- VERBESINA OCCIDENTALIS YELLOW CROWN-BEARD Ε
- P VERNONIA FASCICULATA - PRAIRIE IRONWEED
- Ε VERNONIA MISSURICA - MISSOURI IRONWEED
- VERNONIA NOVEBORACENSIS NEW YORK IRONWEED X
- P VIBURNUM ALNIFOLIUM - HOBBLEBUSH
- T VIBURNUM MOLLE - SOFT-LEAVED ARROW-WOOD
- VIBURNUM OPULUS VAR. AMERICANUM HIGHBUSH-CRANBERRY E P
- VIBURNUM RUFIDULUM SOUTHERN BLACK-HAW
- P VIOLA LANCEOLATA - LANCE-LEAVED VIOLET
- E VIOLA MISSOURIENSIS - MISSOURI VIOLET
- Ε VIOLA NEPHROPHYLLA - NORTHERN BOG VIOLET
- T <u>VIOLA PEDATA - BIRDFOOT VIOLET</u>
- E VIOLA PEDATIFIDA - PRAIRIE VIOLET
- Ε VIOLA PRIMULIFOLIA - PRIMROSE-LEAVED VIOLET
- E VIOLA RENIFOLIA - KIDNEY-LEAVED VIOLET
- E <u>VIOLA TRIPARTITA VAR. GLABERRIMA - WEDGE-LEAVED VIOLET</u> X
- VIOLA TRIPARTITA VAR. TRIPARTITA THREE-PARTED VIOLET E
- VIOLA WALTERI WALTER'S VIOLET
- P <u>VITIS CINEREA - PIGEON GRAPE</u>

- E WEISSIA SHARPII SHARP'S GREEN-CUSHIONED MOSS
- T WOLFFIELLA GLADIATA WOLFFIELLA
- X WOODSIA ILVENSIS RUSTY WOODSIA
- P WOODWARDIA AREOLATA NETTED CHAIN FERN
- A XANTHORIA ELEGANS ELEGANT SUNBURST LICHEN
- E XYRIS DIFFORMIS VARIABLE YELLOW-EYED-GRASS
- E XYRIS TORTA TWISTED YELLOW-EYED-GRASS
- P ZIGADENUS ELEGANS VAR. GLAUCUS WHITE WAND-LILY
- T ZIZANIA AQUATICA WILD RICE

Page last updated 1/24/03



#### **DATA REQUEST**

OHIO DEPARTMENT OF NATURAL RESOURCES DIVISION OF NATURAL AREAS AND PRESERVES NATURAL HERITAGE DATA SERVICES 1889 FOUNTAIN SQUARE COURT, BUILDING F-1 COLUMBUS, OHIO 43224

PHONE: 614-265-6453; FAX: 614-267-3096

#### **INSTRUCTIONS:**

Fill out both pages of the form; sign it and return it to the address or fax number listed above along with: (1) a letter formally requesting data and describing your project, and (2) a map detailing the boundaries of your study area. A photocopy from the pertinent portion of a USGS 7.5 minute topographic map is preferred but other maps are acceptable. Our turnaround time is two weeks, although we can often respond more quickly.

#### FEES:

Fees are determined by the amount of time it takes to complete your project. The charge is \$25.00 per ½ hour with a ½ hour minimum. We can perform a data search manually or by computer. The Heritage Data Services staff will determine the most cost-efficient method of doing your search. A cost estimate can be provided upon request. Unless otherwise specified, an invoice will accompany the data services response.

<del>本代表出来的表现上的文文文文文文文文文文文文文文文文文文文文文文文文文文文文文文文文文文文</del>
This request is being submitted by:   fax   mail   both
Date:
Your Agency/Organization:
Your Name/Title:
Address:
City/State/Zip:
Phone/Fax:
Project Name/Number:
Project is located on the following USGS 7.5 minute topographic map(s):
If there is a program or contracting agency requiring this information, please give the name and phone number of a contact person:

The Natural Heritage Data Base contains records for the categories of species and features listed below. Check the appropriate boxes to indicate your selection.						
PLANTS:   Federal Status Only  State Legal Status Only  Rare (non-legal status)  All of the above  ANIMALS:  Federal Status Only  State Legal Status Only  Rare (non-legal status)  All of the above						
PLANT COMMUNITIES: All  Wetlands Only Other						
OTHER FEATURES:  Geologic Features  Breeding/Non-breeding Animal Concentrations Champion Trees  State Nature Preserves and Natural Areas State Wild, Scenic and Recreational Rivers State Parks, Forests, Wildlife Areas All of the above Other						
Besides name, location and status, specify any additional information you need:						
The area you want searched:   study area as outlined on the map  study area plus ½ mile radius  study area plus 1 mile radius  other						
How will the information be used:						
The information supplied above is complete and accurate. Any material supplied by the Natural Heritage Data Base will not be published without prior written permission and without crediting the Division of Natural Areas and Preserves as the source of the material.						
Your Signature						

### U.S. Fish & Wildlife Service

Threatened and Endangered Species System (TESS)

Listings by State and Territory as of 05/27/2003

#### Ohio

#### Notes:

- Displays one record per species or population.
- Includes experimental populations and similarity of appearance listings.
- The range of a listed population does not extend beyond the states in which that population is defined.
- Includes non-nesting sea turtles and whales in State/Territory coastal waters.
- Includes species or populations under the sole jurisdiction of the National Marine Fisheries Service.

Go to the Threatened and Endangered Wildlife and Plants Page Go to the TESS Home Page

### Back to Table of Contents

Click on the highlighted scientific names below to view a Species Profile for each listing.

### Ohio -- 26 listings

#### Animals -- 20

Status Listing

Bat, Indiana ( Myotis sodalis)

Beetle, American burying ( Nicrophorus americanus) m m m m m

Butterfly, Karner blue ( <u>Lycaeides melissa samuelis</u>) Butterfly, Mitchell's satyr ( Neonympha mitchellii mitchellii)

Catspaw (=purple cat's paw pearlymussel) Entire Range; Except where listed as Experimental Populations ( Epioblasma obliquata

ΧN

Catspaw (=purple cat's paw pearlymussel) AL; Free-Flowing Reach of the Tennessee River below the Wilson Dam, Colbert and Lauderdale Counties, AL ( Epioblasma obliquata obliquata)

Catspaw, white (pearlymussel) ( Epioblasma obliquata perobliqua)

Clubshell Entire Range; Except where listed as Experimental Populations ( Pleurobema clava) E

Dragonfly, Hine's emerald ( Somatochlora hineana)

Eagle, bald (lower 48 States) ( Haliaeetus leucocephalus)

Fanshell ( Cyprogenia stegaria)

Madtom, Scioto (Noturus trautmani) Mucket, pink (pearlymussel) ( Lampsilis abrupta)

Plover, piping (Great Lakes watershed) ( Charadrius melodus)

Plover, piping (except Great Lakes watershed) ( Charadrius melodus)

Puma (=cougar), eastern ( Puma (=Felis) concolor couguar)

Riffleshell, northern (Epioblasma torulosa rangiana)

Snake, copperbelly water (MI, OH, IN N of 400 N. Lat.) (Nerodia erythrogaster neglecta) Т

Snake, Lake Erie water (subspecies range clarified) (Nerodia sipedon insularum)

Wolf, gray Eastern Distinct Population Segment ( Canis lupus)

#### Plants -- 6

#### Status Listing

- Monkshood, northern wild (<u>Aconitum noveboracense</u>)
- Daisy, lakeside ( Hymenoxys herbacea)
- Pogonia, small whorled ( Isotria medeoloides)

Orchid, eastern prairie fringed (*Platanthera leucophaea*) Spiraea, Virginia (*Spiraea virginiana*) Clover, running buffalo (*Trifolium stoloniferum*)

T T E



### THE OHIO PUBLIC WORKS COMMISSION

65 East State Street, Suite 312, Columbus, Ohio 43215-4213

**COMMISSIONERS** 

Chair -James F. Mears DIRECTOR
W. Laurence Bicking

John L. Frola, Jr Blair A. Hillyer William N. Morgan William J. Schottenstein James W. Sumner Joseph B. Williams

Subdivision Code: 061-21504

09/15/2003

Jerome F. Luebbers Township Trustee Delhi Township 934 Neeb Road, Cincinnati, OH 45233-

Dear Mr. Luebbers,

Your request for financial assistance from the Ohio Public Works Commission has been approved for the project entitled **Greenwell Property Reforestation** in the amount of \$ 312,768. This Grant has been assigned project number **CBBAJ**. Please use this number when calling or writing our office.

The enclosed Project Agreement defines **Delhi Township**'s responsibilities in accepting this financial assistance. Please review it carefully to ensure that the project has been accurately described and defined throughout the agreement's appendices. If any errors are found, or if any information needs to be updated, please contact us immediately.

Please execute the Project Agreement by signing both copies. You must return one fully executed copy to the Commission within forty-five (45) days, and retain the other for your files. This project may not proceed with acquisition, construction or purchase of materials, until you have completed the following; 1) returned one executed copy of the agreement to OPWC, 2) prepared and sent to OPWC a "Request to Proceed" 3) received approval from OPWC on your "Request to Proceed"

The Project Manager and Chief Financial Officer named in the agreement will each receive a separate mailing that explains their respective duties regarding project implementation. The Project Manager has also received a reference copy of the enclosed Project Agreement for their records. All of our project management related documents for the Clean Ohio Program are located at our Web page at www.pwc.state.oh.us. Once there, click on the link titled "Clean Ohio Program".

If you have any questions about any aspect of the program, please do not hesitate to call your Program Representative, **Rob** White, at 614/752-9344.

Sincerely,

W. Laurence Bicking

Director

cc: District Committee